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ABSTRACT

Comparative information on expenditures by colleges and universities for employee retirement and insurance benefits is presented for 1986. Based on survey responses from 653 schools, information is provided for each benefit category on expenditures as a percentage of total gross payroll, and expenditures as dollars per employee per year. The weighted average employer expenditure for retirement and insurance benefits was 19.4% of payroll or $4,583 per employee per year. As a percent of payroll, total employer retirement and insurance expenditures reported by the colleges ranged from less than 6% to over 32%. Just over two thirds of the colleges reported a dollar amount between $2,250 and $4,499 per employee. Average expenditures for retirement and insurance benefits for public liberal arts colleges was 22.1% of payroll, with those of public universities 19.9%. All but eight of the respondents reported expenditures for one or more types of pension plans, 94% reported life insurance expenditures, while 99% indicated health insurance expenditures. Average retirement and insurance expenditures by region are also reported. The survey questionnaire is appended. (SW)

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College and University

1986

Employee Retirement and Insurance Benefits Cost Survey

TIAA CREF
Educational Research Division
Teachers Insurance and Annuity Association
College Retirement Equities Fund
730 Third Avenue, New York, N.Y. 10017

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COLLEGE AND UNIVERSITY EMPLOYEE RETIREMENT AND INSURANCE BENEFITS COST SURVEY

Educational Research Division
Benefit Plan Analysis and Study Group

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COLLEGE RETIREMENT EQUITIES FUND
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INTRODUCTION

This is the fifth report in the biennial survey series instituted by TIAA-CREF in 1977 to provide standardized comparative information on expenditures by colleges and universities for employee retirement and insurance benefits. With this information, institutions may assess their retirement and insurance plan costs in relation to those of other institutions that are similar in type (based on type and complexity of program offering), geographic region or size. The data in this report, collected in 1986, reflect information supplied for either fiscal or calendar year 1985. Individual institutions can locate themselves on the 1985 scale of expenditures by following the procedures described in "Notes on the Survey."

The survey report offers two principal measurements of retirement and insurance expenditures for each included benefit category: (1) expenditures as a percentage of total gross payroll and (2) expenditures as dollars per employee per year. Gross payroll is used as the common base for determination of expenditure percentages because it is a readily available figure that is widely used in surveys of benefit costs and is easily definable among employers. The alternative of limiting the payroll data base to payroll of just those employees participating in the benefit plans would make general comparisons among institutions more difficult. And, not incidentally, it would be difficult or impossible for most institutions to supply payroll data separately for various subgroups of employees.

Because expenditures are reported as percentages of an institution's total gross payroll, the figures in the tables should not be interpreted as the average employer cost of a benefit plan on a per participant basis. Similarly, expenditures as dollars per employee per year are based on an institution's total number of employees, including the full-time equivalent of part-time employees. This fact must be kept in mind in comparing expenditure levels among institutions, some of which limit plan participation to a specific class (or classes) of employees.

No other survey in the field of higher education provides comparable benefits cost data. The 1986 survey reports only employee retirement and insurance benefit costs, including legally-mandated expenditures (social security, etc.). In the 1981 survey the category covering payments for time not worked was eliminated in order to focus the survey on the basic pension and group insurance plans and because of the likelihood that data reported in that category were unreliable. In order to focus the survey wholly on the cost of retirement and insurance benefits, the 1984 survey eliminated the cost of education expenditures for employees and dependents. This item, not directly related to retirement and insurance, varied widely among institutions in its reporting, often depending on how they treated tuition remission and waivers (which do not reflect actual cash expenditures). The report on retirement and insurance benefits costs is now comparable to surveys among business and industrial firms, such as the William M. Mercer, Incorporated's *Cost of Basic Employee Benefits*, that concentrate on the basic pension and group insurance plans.

This report would not be possible without the cooperation of the 653 institutions that provided the detailed figures requested. Their assistance was essential and is greatly appreciated. Thanks are also owed to many colleagues at TIAA-CREF who have given valuable support in the completion of this project, especially to Jon Resnick who edited the surveys and supplied the technical support for completion of the tables, Peggy Eberhart, who provided careful record keeping for the survey and typing of drafts, and Frank King, who offered valuable counsel and assistance in the preparation of the survey.

Tom Cook
Director of the Employee Retirement and Insurance Benefits Cost Survey
October, 1986

SUMMARY OF FINDINGS

1. For the 653 institutions participating in TIAA's survey of retirement and insurance benefit costs, the weighted average employer expenditure for retirement and insurance benefits was 19.4 percent of payroll or $4,583 per employee per year.[a] The median retirement and insurance expenditure among the responding institutions was 17.6 percent of payroll, that is, half of the institutions reported benefit expenditures exceeding 17.6 percent of payroll, or $3,541 per employee per year. The unweighted average retirement and insurance expenditure was 17.9 percent of payroll or $3,699 per employee per year. (In the following discussion, the weighted average is given unless otherwise specified.[b])

2. As a percent of payroll, total employer retirement and insurance expenditures reported by the 653 institutions ranged from less than 6 percent to over 32.0 percent. Just under 70 percent of the institutions fell within the narrower range of 14.0 to 21.9 percent of payroll. As dollars per employee per year, benefit expenditures ranged from under $750 to over $6,000, with just over two thirds of the institutions reporting a dollar amount between $2,250 and $4,499 per employee.

3. By type of institution, public liberal arts colleges reported highest average expenditures for retirement and insurance benefits — 22.1 percent of payroll, followed by public universities — 19.9 percent. The remaining institutions by type reported average expenditures ranging between 16.2 and 18.4 percent.

4. By region, average retirement and insurance expenditures ranged between 18.2 percent of payroll in the South and 20.8 percent in the Northeast. Median expenditures for all institutions within a region were: Northeast — 18.0 percent, North Central — 17.0 percent, South — 17.6 percent, and West — 18.2 percent.

5. By size of institution (based on student enrollment), small institutions reported average retirement and insurance expenditures of 17.1 percent of payroll, medium size institutions — 18.1 percent, and large institutions — 19.7 percent. Median expenditure as a percent of payroll was 16.4 percent for small, 17.5 percent for medium, and 18.5 percent for large institutions.

6. All but eight of the 653 respondents reported employer expenditures for one or more types of pension plans. For all institutions with pension expenditures, payments to public retirement systems averaged 6.0 percent of payroll; payments to insured pension plans averaged 4.2 percent of payroll.

7. For life insurance plans, 94 percent of respondents reported an expenditure; 99 percent of respondents reported health insurance expenditures. Average payments were 0.3 percent of payroll for life insurance, 4.8 percent for health insurance and 4.9 percent for life and health insurance combined for institutions unable to report the figures separately.

8. Deductions from employees' pay for employee benefits averaged 9.8 percent of payroll, composed mainly of social security taxes (5.7 percent of payroll), required pension contributions (3.5 percent), and health care (1.2 percent).

9. A group totaling 222 institutions responded to the 1985 survey as well as to the previous surveys in 1983, 1981, 1979 and 1977. Comparing responses to the five surveys for this limited group, average employer expenditures for legally-mandated, retirement and insurance benefits were 20.1 percent of payroll in 1977, 18.5 percent in 1979, 17.2 percent in 1981, 19.4 percent in 1983 and 20.1 percent in 1985. As dollars per employee per year, average employer expenditures for the benefits were $2,581 in 1977, $2,617 in 1979, $2,922 in 1981, $3,871 in 1983 and $4,657 in 1985.

[a] Includes legally-mandated expenditures, pension plan, life and health insurance, travel accident and long-term disability income insurance expenditures; excludes payments for benefits outside the pension and insurance area such as payments for time not worked and cash payments for tuition grants.

[b] See "Notes on the Survey" for a description of methods used in calculating averages.

To better serve your information needs, TIAA is now able to provide retirement and insurance benefits cost figures for selected groups of responding institutions. If there is a specific group with which you would like to compare your institution's retirement and insurance expenditures, please write to us with your request and a list of the institutions in the desired grouping. To maintain TIAA's guarantee of anonymity, you must include at least ten institutions in your request.

DISTRIBUTION OF EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES

TIAA's survey collected data on retirement and insurance expenditures for fiscal or calendar year 1985. For the 653 colleges and universities responding, the distribution of retirement and insurance expenditures for individual institutions ranged from less than 6 percent to over 32 percent, and from under $750 to over $6,000 per employee per year (Table 1). The largest number of public institutions reported total retirement and insurance expenditures in the 18.0 to 19.9 percent range; for private institutions the largest number of institutions were in the 16.0 to 17.9 percent range. The general range of institutions' total retirement and insurance expenditures differed for public and private institutions. For example, 52 percent of public institutions reported

TABLE 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll and as Dollars per Employee per Year

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL:	PUBLIC INSTITUTIONS NUMBER	PUBLIC INSTITUTIONS PERCENT	PRIVATE INSTITUTIONS NUMBER	PRIVATE INSTITUTIONS PERCENT	TOTAL INSTITUTIONS NUMBER	TOTAL INSTITUTIONS PERCENT
UNDER 6.0%	3	1.8	-	-	3	.5
6.0 TO 7.9	0	-	1	.2	1	.2
8.0 TO 9.9	1	.6	4	.8	5	.8
10.0 TO 11.9	4	2.4	24	4.9	28	4.3
12.0 TO 13.9	4	2.4	59	12.1	63	9.6
14.0 TO 15.9	16	9.6	110	22.6	126	19.3
16.0 TO 17.9	15	9.0	116	23.8	131	20.1
18.0 TO 19.9	36	21.7	81	16.6	117	17.9
20.0 TO 21.9	26	15.7	54	11.1	80	12.3
22.0 TO 23.9	31	18.7	21	4.3	52	8.0
24.0 TO 25.9	14	8.4	12	2.5	26	4.0
26.0 TO 27.9	5	3.0	4	.8	9	1.4
28.0 TO 29.9	4	2.4	-	-	4	.6
30.0 TO 31.9	3	1.8	1	.2	4	.6
32.0 AND OVER	4	2.4	-	-	4	.6
TOTAL	166	100.0	487	100.0	653	100.0

TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS DOLLARS PER EMPLOYEE:	PUBLIC INSTITUTIONS NUMBER	PUBLIC INSTITUTIONS PERCENT	PRIVATE INSTITUTIONS NUMBER	PRIVATE INSTITUTIONS PERCENT	TOTAL INSTITUTIONS NUMBER	TOTAL INSTITUTIONS PERCENT
UNDER $750	1	.6	-	-	1	.2
750 TO 999	-	-	1	.2	1	.2
1000 TO 1249	1	.6	2	.4	3	.5
1250 TO 1499	2	1.2	5	1.0	7	1.1
1500 TO 1749	-	-	10	2.1	10	1.5
1750 TO 1999	-	-	18	3.7	18	2.7
2000 TO 2249	2	1.2	24	4.9	26	4.0
2250 TO 2499	2	1.2	47	9.7	49	7.5
2500 TO 2749	4	2.4	35	7.2	39	6.0
2750 TO 2999	10	6.0	53	10.9	63	9.6
3000 TO 3249	4	2.4	44	9.0	48	7.4
3250 TO 3499	11	6.6	42	8.6	53	8.1
3500 TO 3749	12	7.2	49	10.1	61	9.3
3750 TO 3999	13	7.8	34	7.0	47	7.2
4000 TO 4249	11	6.6	29	6.0	40	6.1
4250 TO 4499	11	6.6	29	6.0	40	6.1
4500 TO 4749	15	9.0	14	2.9	29	4.4
4750 TO 4999	6	3.6	10	2.1	16	2.5
5000 TO 5249	15	9.0	14	2.9	29	4.4
5250 TO 5499	5	3.0	5	1.0	10	1.5
5500 TO 5749	6	3.6	10	2.1	16	2.5
5750 TO 5999	9	5.4	4	.8	13	2.0
6000 AND OVER	26	15.7	8	1.6	34	5.2
TOTAL	166	100.0	487	100.0	653	100.0

retirement and insurance expenditures of 20 percent of payroll or more while only 19 percent of private institutions had totals of 20 percent or more. Chart 1 gives the distribution curves for public and private institutions' retirement and insurance expenditures.

As dollars per employee per year (full-time employees plus full-time equivalent of part-time employees), the largest number of public institutions, 26 or 15.7 percent, reported total benefit expenditures of $6,000 and over; this was followed by 9 percent of institutions in the $4,500 to $4,749 range and 9 percent in the $5,000 to $5,249 range. For private institutions, the largest number, 11 percent, reported expenditures in the $2,750 to $2,999 range, followed by 10 percent in the $3,500 to $3,749 range and nearly 10 percent in the $2,250 to $2,449 range. At the top of the range, eight private institutions reported retirement and insurance expenditures at the level of $6,000 and over per employee per year.

Table 2 displays a breakdown of employer retirement and insurance expenditures at five successive levels. Ten percent of responding institutions spent more than 23.0 percent of payroll and more than $5,453 per employee per year for benefits; comparable figures from the 1983 cost survey were 22.8 percent of payroll and $4,621 per employee per year. In the current survey, 50 percent of institutions spent more than 17.6 percent of payroll and more than $3,541 per employee per year (16.4 percent of payroll and $2,992 per employee per year in 1983); and 90 percent of institutions spent more than 13.0 percent of payroll and more than $2,231 per employee per year (12.1 percent of payroll and $1,856 per employee per year in 1983).

TABLE 2

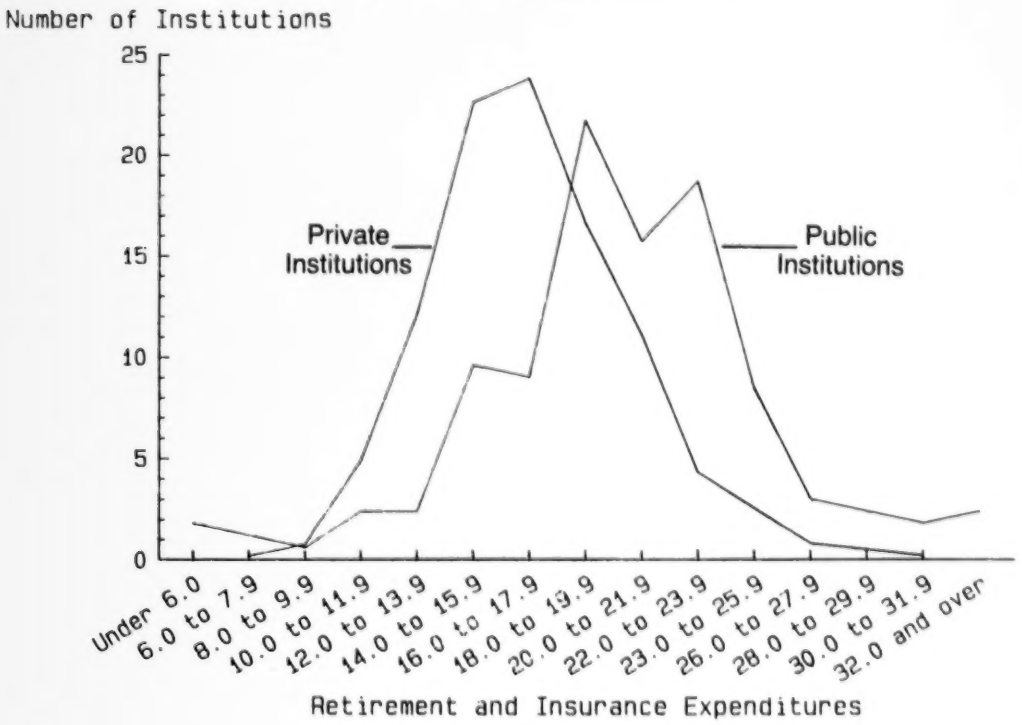
Five Levels of Employer Retirement and Insurance Expenditures

	PERCENT OF PAYROLL	DOLLARS PER EMPLOYEE PER YEAR
10% OF INSTITUTIONS PAID MORE THAN	23.0	5453
25% PAID MORE THAN	20.4	4424
50% PAID MORE THAN	17.6	3541
75% PAID MORE THAN	14.9	2783
90% PAID MORE THAN	13.0	2231
UNWEIGHTED AVERAGE (a)	17.9	3699

(a) UNWEIGHTED AVERAGE: PERCENT OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

CHART 1

Distribution of Total Employer Retirement and Insurance Expenditures as Percent of Payroll for Public and Private Institutions.



TYPES OF EXPENDITURES

Table 3 gives the number and percent of total institutions reporting each type of retirement and insurance benefit expenditure in our survey, as well as the average expenditure as percent of payroll and as dollars per employee per year for each benefit. Expenditures are shown under weighted and unweighted methods of calculating averages. The weighted average expenditure for all retirement and insurance benefits combined was 19.4 percent of payroll or $4,583 per employee per year. The unweighted average expenditure for retirement and insurance benefits was 17.9 percent of payroll or $3,699 per employee per year.

The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for those institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each insitution's response regardless of the size of its payroll or the number of its employees.

Throughout this report, except where specifically indicated, the average benefit expenditures given are those calculated by the weighted average method.

Legally-Mandated Expenditures. Employer expenditures for legally mandated programs averaged 6.2 percent of payroll or $1,477 per employee per year for fiscal or calendar 1985. The major item in this category is the employer's share of Social Security (FICA) taxes, which averaged 5.7 percent of payroll or $1,353 per employee in the 638 institutions reporting such payment. (For 1985, social security taxes were payable at the rate of 7.05 percent of covered wages up to the maximum wage of $39,600.) Unemployment compensation costs (federal and state taxes, direct reimbursement) averaged 0.2 percent of payroll, and Workers' Compensation programs averaged 0.5 percent.

Pension Plan Expenditures. Employer expenditures for pension plans—public retirement systems, insured and noninsured plans, and unfunded payments—averaged 8.2 percent of payroll or $1,928 per employee among the 645 institutions reporting payments to one or more types of plans.

Employer payments to public retirement systems averaged 6.0 percent of payroll, or $1,414 per employee. These payments include an employer's own contributions to a public retirement system and any state or local government contributions that are also made on behalf of the employer's staff for both current and prior service liabilities. Employer expenditures by both public and private institutions for insured pension plans, including TIAA-CREF plans, averaged 4.2 percent of payroll, or $978 per employee. Public retirement systems generally cover all employees, while private institutions often limit eligibility under the retirement plan. This means lower tabulated expenditures, as a percent of total payroll and as dollars per employee (both full-time employees and full-time equivalents), for institutions whose pension plan expenditures are made only on behalf of limited groups of employees, eligible for and participating in a pension plan.

Other Benefit Plan Expenditures. Employer expenditures for other benefit plans—life insurance, health insurance, travel accident insurance and long-term disability—averaged 5.2 percent of payroll or $1,227 per employee. Including institutions unable to separate their life and health insurance payments, 94 percent of respondents reported an expenditure for life insurance and 99 percent reported health insurance expenditures. For institutions reporting group life insurance and health insurance separately, payments averaged 0.3 percent of payroll or $68 per employee per year for life insurance, and 4.8 percent of payroll or $1,136 per employee for health insurance. Institutions combining life and health care reported expenditures averaging 4.9 percent of payroll or $1,090 per employee. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental and vision care, routine physical exams and payments to Health Maintenance Organizations.[a]

Long-term disability income insurance expenditures, reported by 477 institutions, average 0.3 percent of payroll or $61 per employee. The reported average cost of travel accident insurance, less than 0.1 percent of payroll, was low compared with the cost of the benefit per covered employee, since coverage usually applies to a relatively small proportion of total employees.

[a] Of the 648 institutions indicating payments for health care plans, 158 institutions noted that their health coverage may include a dental care plan, 55 institutions—vision care coverage, and 93 institutions—routine physical exams.

TABLE 3

Average Employer Retirement and Insurance Expenditures as Percent of Payroll and Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS NUMBER	INSTITUTIONS PERCENT	AVERAGE EXPENDITURE AS PERCENT OF PAYROLL (a) WEIGHTED	AVERAGE EXPENDITURE AS PERCENT OF PAYROLL (b) UNWEIGHTED	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR (a) WEIGHTED	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR (b) UNWEIGHTED
LEGALLY-MANDATED EXPENDITURES	649	99.4	6.2	7.1	1477	1445
SOCIAL SECURITY	638	97.7	5.7	6.4	1353	1304
UNEMPLOYMENT COMPENSATION	597	91.4	.2	.3	44	57
WORKERS' COMPENSATION	596	91.3	.5	.6	121	114
PENSION PLAN EXPENDITURES	645	98.8	8.2	5.9	1928	1247
PUBLIC RETIREMENT SYSTEMS	150	23.0	6.0	6.6	1414	1480
INSURED PENSION PLANS	574	87.9	4.2	4.5	978	936
NONINSURED PENSION PLANS	79	12.1	4.1	1.8	1090	394
UNFUNDED PENSION PAYMENTS	74	11.3	.6	.7	133	147
OTHER BENEFIT PLAN EXPENDITURES	652	99.8	5.2	5.0	1227	1032
LIFE INSURANCE	530	81.2	.3	.4	68	85
HEALTH CARE	567	86.8	4.8	4.3	1136	897
LIFE AND HEALTH CARE COMBINED (c)	81	12.4	4.9	4.9	1090	934
TRAVEL ACCIDENT INSURANCE	182	27.9	*	*	3	7
LONG-TERM DISABILITY INCOME	477	73.0	.3	.4	61	77
ALL BENEFITS COMBINED	653	100.0	19.4	17.9	4583	3699

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL OR DOLLAR FIGURE CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.
(c) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
* LESS THAN 0.1 PERCENT.

RETIREMENT AND INSURANCE EXPENDITURES BY INSTITUTIONAL CATEGORY

Tables 4, 5, and 6 display employer retirement and insurance expenditures by institutional category—universities, liberal arts colleges, and other four-year institutions—and by control—public and private.[a]

Total employer retirement and insurance expenditures reported by universities covered a range of 10.0 to 29.9 percent of payroll with 83 percent in the range between 14.0 and 23.9 percent and 61 percent reporting between 14.0 and 19.9 percent (Table 4). Although expenditures reported by liberal arts colleges covered the complete range from under 6.0 percent to 32.0 percent and over, 79 percent of the colleges were in the 12.0 to 21.9 percent range. Expenditures reported by other four-year institutions covered a more limited range from 8.0 to 27.9 percent, with 74 percent of the respondents in this category between 14.0 and 21.9 percent of payroll.

Table 5 displays average employer retirement and insurance expenditures by type of benefit for the three institutional categories. Liberal arts colleges reported the highest average expenditures for all benefits combined (20.1 percent), followed by universities (19.2 percent) and other four-year institutions (17.3 percent). By control, public liberal arts colleges had the highest average expenditure for all benefits combined (22.1 percent). The largest variation in reported benefit expenditures was between public and private pension plan expenditures. In each institutional category, reported pension plan expenditures by publics were higher than by privates. This difference is partly attributable to the public plans' inclusion of nearly all employees while private plans may limit participation to specified classes of employees. None the less the benefit calculations must be based on total payroll and number of employees.

Tables 4 and 5 provide a comparison of the weighted and unweighted averages and the median expenditures for all retirement and insurance benefits combined. For all institutions combined and for all benefits the median expenditure is 17.6 percent of payroll, the unweighted average 17.9 percent and the weighted average 19.4 percent of payroll. The weighted average is higher than the unweighted average for each institutional category except other four-year institutions (mainly professional schools). The impact of the calculation method used can be seen in the wider range for weighted average total benefit expenditures (from 17.3 percent for other four-year institutions to 20.1 percent for liberal arts colleges) compared to unweighted averaged totals (18.5 percent for universities, and 17.8 percent for both liberal arts colleges and other four-year institutions).

Table 6 gives a breakdown of employer retirement and insurance expenditures as dollars per employee per year for institutional categories. For all benefits combined, totals were $4,664 for universities, $4,445 for liberal arts colleges and $4,283 for other four-year institutions. Highest expenditure per employee was $5,209 at public liberal arts colleges. The distribution of dollar expenditures per employee per year varies somewhat from expenditures as a percentage of payroll. Such variations may reflect different relative payroll levels among the institutional categories as well as the fact that amounts reported for each benefit category are not expenditures per plan participant but for all institutional employees, including the full-time equivalent of part-time employees, many of whom may not be eligible for some of the programs. Chart 2 illustrates by institutional category the dollars per employee per year reported for legally-mandated expenditures, pension plan expenditures, and other benefit plan expenditures.

[a] See "Notes on the Survey" for a description of categories.

TABLE 4

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Institutional Category

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
	ALL INSTI-TUTIONS	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL										
UNDER 6.0%	.5	-	-	-	.6	2.8	-	-	-	-
	(3)	-	-	-	(3)	(3)	-	-	-	-
6.0 TO 7.9	.2	-	-	-	.2	-	.2	-	-	-
	(1)	-	-	-	(1)	-	(1)	-	-	-
8.0 TO 9.9	.8	-	-	-	.8	.9	.7	2.2	-	2.3
	(5)	-	-	-	(4)	(1)	(3)	(1)	-	(1)
10.0 TO 11.9	4.3	3.5	1.9	6.3	4.8	2.8	5.3	-	-	-
	(28)	(3)	(1)	(2)	(25)	(3)	(22)	-	-	-
12.0 TO 13.9	9.5	5.8	-	15.6	10.2	3.7	11.9	10.9	-	11.6
	(63)	(5)	-	(5)	(53)	(4)	(49)	(5)	-	(5)
14.0 TO 15.9	19.3	14.0	11.1	18.8	20.0	8.3	23.1	21.7	33.3	20.9
	(126)	(12)	(6)	(6)	(104)	(9)	(95)	(10)	(1)	(9)
16.0 TO 17.9	20.1	23.3	14.8	37.5	19.6	6.4	23.1	19.6	-	20.9
	(131)	(20)	(8)	(12)	(102)	(7)	(95)	(9)	-	(9)
18.0 TO 19.9	17.9	23.3	29.6	12.5	17.3	18.4	17.0	15.2	-	16.3
	(117)	(20)	(16)	(4)	(90)	(20)	(70)	(7)	-	(7)
20.0 TO 21.9	12.3	11.6	14.8	6.3	11.9	15.6	10.9	17.4	33.3	16.3
	(80)	(10)	(8)	(2)	(62)	(17)	(45)	(8)	(1)	(7)
22.0 TO 23.9	8.0	10.5	14.8	3.1	7.5	20.2	4.1	8.7	33.3	7.0
	(52)	(9)	(8)	(1)	(39)	(22)	(17)	(4)	(1)	(3)
24.0 TO 25.9	4.0	4.7	7.4	-	4.0	9.2	2.7	2.2	-	2.3
	(26)	(4)	(4)	-	(21)	(10)	(11)	(1)	-	(1)
26.0 TO 27.9	1.4	1.2	1.9	-	1.3	3.7	.7	2.2	-	2.3
	(9)	(1)	(1)	-	(7)	(4)	(3)	(1)	-	(1)
28.0 TO 29.9	.6	2.3	3.7	-	.4	1.8	-	-	-	-
	(4)	(2)	(2)	-	(2)	(2)	-	-	-	-
30.0 TO 31.9	.6	-	-	-	.8	2.8	.2	-	-	-
	(4)	-	-	-	(4)	(3)	(1)	-	-	-
32.0 AND OVER	.6	-	-	-	.8	3.7	-	-	-	-
	(4)	-	-	-	(4)	(4)	-	-	-	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(653)	(86)	(54)	(32)	(521)	(109)	(412)	(46)	(3)	(43)
UNWEIGHTED AVERAGE (a)	17.9	18.5	19.8	16.3	17.8	20.8	17.0	17.8	19.4	17.7
MEDIAN	17.6	18.4	19.5	16.6	17.4	21.1	16.6	17.8	21.2	17.8

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 5

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS	INSTITUTIONAL CATEGORY: UNIVERSITIES TOTAL	UNIVERSITIES PUBLIC	UNIVERSITIES PRIVATE	LIBERAL ARTS COLLEGES TOTAL	LIBERAL ARTS COLLEGES PUBLIC	LIBERAL ARTS COLLEGES PRIVATE	OTHER 4-YEAR INSTITUTIONS TOTAL	OTHER 4-YEAR INSTITUTIONS PUBLIC	OTHER 4-YEAR INSTITUTIONS PRIVATE
LEGALLY-MANDATED EXPENDITURES	6.2	5.9	5.8	6.4	6.8	6.5	7.3	6.6	6.8	6.6
	(649)	(85)	(53)	(32)	(518)	(106)	(412)	(46)	(3)	(43)
SOCIAL SECURITY	5.7	5.5	5.4	5.9	6.1	5.9	6.5	6.0	6.1	5.9
	(638)	(81)	(49)	(32)	(511)	(99)	(412)	(46)	(3)	(43)
UNEMPLOYMENT COMPENSATION	.2	.2	.2	.1	.2	.2	.2	.3	.5	.2
	(597)	(85)	(54)	(31)	(474)	(95)	(379)	(38)	(3)	(35)
WORKERS' COMPENSATION	.5	.5	.5	.4	.5	.5	.6	.4	.3	.5
	(596)	(82)	(51)	(31)	(473)	(84)	(389)	(41)	(2)	(39)
PENSION PLAN EXPENDITURES	8.2	8.0	8.7	5.2	8.7	11.1	5.2	6.0	8.5	5.2
	(645)	(86)	(54)	(32)	(516)	(107)	(409)	(43)	(3)	(40)
PUBLIC RETIREMENT SYSTEMS	6.0	4.4	4.4	-	10.1	10.1	-	11.1	11.1	-
	(150)	(49)	(49)	-	(99)	(99)	-	(2)	(2)	-
INSURED PENSION PLANS	4.2	4.1	4.0	4.3	4.4	3.5	4.9	4.3	4.6	4.2
	(574)	(69)	(38)	(31)	(466)	(65)	(401)	(39)	(1)	(38)
NONINSURED PENSION PLANS	4.1	4.6	6.0	2.3	1.9	5.1	1.4	1.1	-	1.1
	(79)	(18)	(5)	(13)	(51)	(2)	(49)	(10)	-	(10)
UNFUNDED PENSION PAYMENTS	.6	.5	.8	.2	.7	.9	.7	1.1	-	1.1
	(74)	(18)	(9)	(9)	(49)	(6)	(43)	(7)	-	(7)
OTHER BENEFIT PLAN EXPENDITURES	5.2	5.3	5.4	4.7	5.1	5.3	4.7	4.8	3.2	5.3
	(652)	(86)	(54)	(32)	(520)	(108)	(412)	(46)	(3)	(43)
LIFE INSURANCE	.3	.2	.2	.3	.4	.3	.4	.3	.3	.4
	(530)	(73)	(42)	(31)	(423)	(76)	(347)	(34)	(2)	(32)
HEALTH CARE	4.8	4.9	5.1	4.1	4.6	5.1	4.0	3.6	2.9	4.0
	(567)	(78)	(47)	(31)	(452)	(85)	(367)	(37)	(3)	(34)
LIFE AND HEALTH CARE COMBINED (b)	4.9	4.8	4.8	5.6	4.7	4.8	4.4	6.3	-	6.3
	(81)	(8)	(7)	(1)	(64)	(23)	(41)	(9)	-	(9)
TRAVEL ACCIDENT INSURANCE	•	•	•	•	•	•	•	•	-	•
	(182)	(28)	(7)	(21)	(144)	(13)	(131)	(10)	-	(10)
LONG-TERM DISABILITY INCOME	.3	.2	.2	.3	.3	.3	.4	.3	.1	.3
	(477)	(66)	(34)	(32)	(379)	(40)	(339)	(32)	(1)	(31)
ALL BENEFITS COMBINED	19.4	19.2	19.9	16.2	20.1	22.1	17.3	17.3	18.4	16.9
	(653)	(86)	(54)	(32)	(521)	(109)	(412)	(46)	(3)	(43)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
• LESS THAN 0.1 PERCENT.

TABLE 6

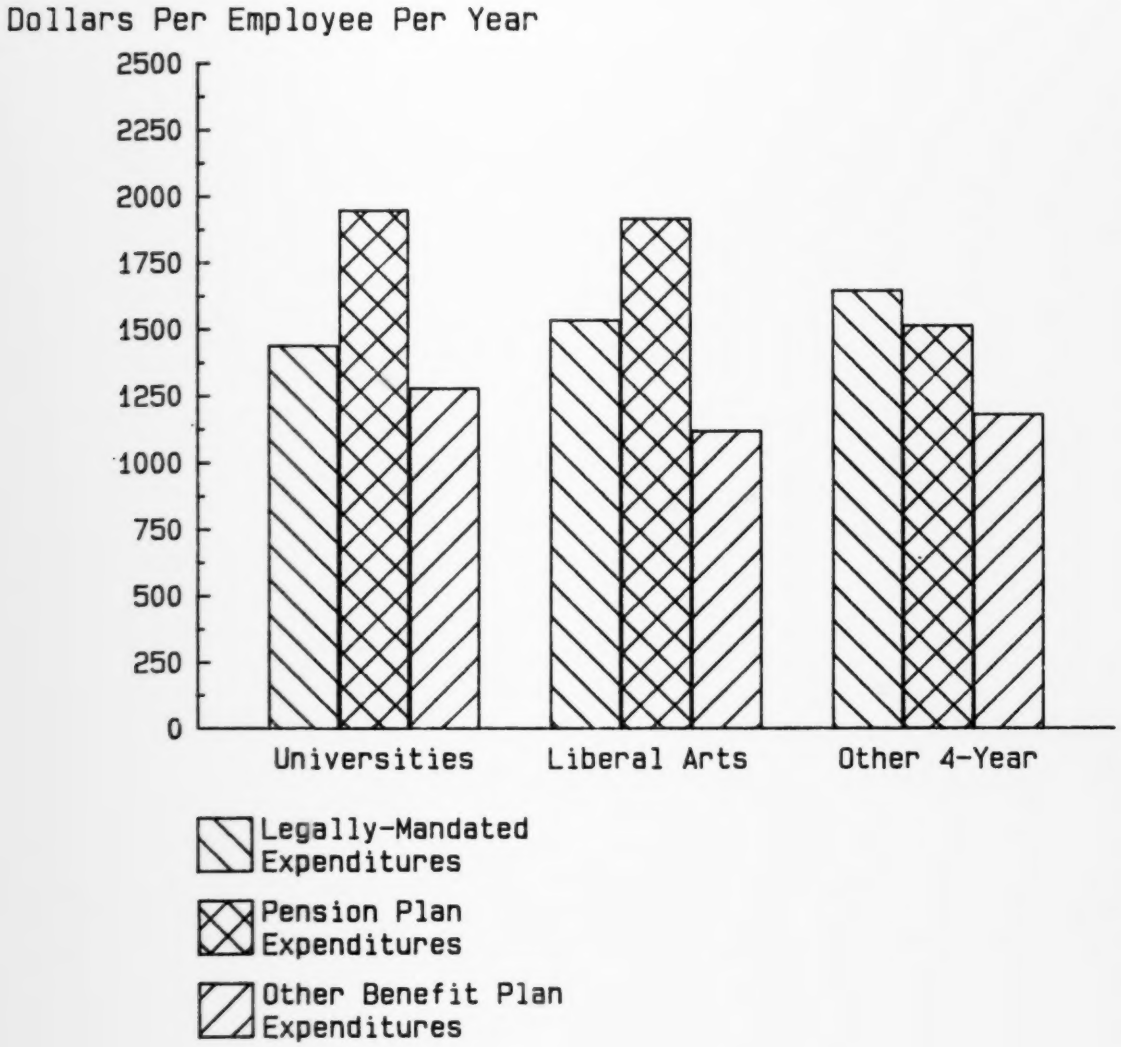
Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Institutional Category

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
TYPE OF BENEFIT	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY-MANDATED EXPENDITURES	1477	1441	1382	1696	1537	1587	1482	1649	1308	1813
	(649)	(85)	(53)	(32)	(518)	(106)	(412)	(46)	(3)	(43)
SOCIAL SECURITY	1353	1331	1272	1571	1387	1458	1314	1482	1174	1630
	(638)	(81)	(49)	(32)	(511)	(99)	(412)	(46)	(3)	(43)
UNEMPLOYMENT COMPENSATION	44	40	41	36	49	49	50	79	103	67
	(597)	(85)	(54)	(31)	(474)	(95)	(379)	(38)	(3)	(35)
WORKERS' COMPENSATION	121	122	128	93	122	118	127	109	51	127
	(596)	(82)	(51)	(31)	(473)	(84)	(389)	(41)	(2)	(39)
PENSION PLAN EXPENDITURES	1928	1950	2084	1373	1919	2616	1057	1517	1640	1455
	(645)	(86)	(54)	(32)	(516)	(107)	(409)	(43)	(3)	(40)
PUBLIC RETIREMENT SYSTEMS	1414	1044	1044	-	2375	2375	-	2122	2122	-
	(150)	(49)	(49)	-	(99)	(99)	-	(2)	(2)	-
INSURED PENSION PLANS	978	991	949	1112	933	805	992	1140	907	1187
	(574)	(69)	(38)	(31)	(466)	(65)	(401)	(39)	(1)	(38)
NONINSURED PENSION PLANS	1090	1258	1702	584	403	1263	302	365	-	365
	(79)	(18)	(5)	(13)	(51)	(2)	(49)	(10)	-	(10)
UNFUNDED PENSION PAYMENTS	133	123	163	45	157	166	154	277	-	277
	(74)	(18)	(9)	(9)	(49)	(6)	(43)	(7)	-	(7)
OTHER BENEFIT PLAN EXPENDITURES	1227	1281	1320	1238	1121	1255	954	1183	619	1454
	(652)	(86)	(54)	(32)	(520)	(108)	(412)	(46)	(3)	(43)
LIFE INSURANCE	68	62	55	83	79	69	88	85	50	112
	(530)	(73)	(42)	(31)	(423)	(76)	(347)	(34)	(2)	(32)
HEALTH CARE	1136	1199	1230	1084	1031	1213	814	886	560	1128
	(567)	(78)	(47)	(31)	(452)	(85)	(367)	(37)	(3)	(34)
LIFE AND HEALTH CARE COMBINED (b)	1090	1115	1116	1104	910	963	800	1633	-	1633
	(81)	(8)	(7)	(1)	(64)	(23)	(41)	(9)	-	(9)
TRAVEL ACCIDENT INSURANCE	3	1	2	1	7	4	8	1	-	1
	(182)	(28)	(7)	(21)	(144)	(13)	(131)	(10)	-	(10)
LONG-TERM DISABILITY INCOME	61	56	51	70	74	78	72	70	25	79
	(477)	(66)	(34)	(32)	(379)	(40)	(339)	(32)	(1)	(31)
ALL BENEFITS COMBINED	4583	4664	4747	4307	4445	5209	3491	4283	3566	4627
	(653)	(86)	(54)	(32)	(521)	(109)	(412)	(46)	(3)	(43)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

CHART 2

Average Employer Expenditures as Dollars per Employee per Year for Legally-Mandated, Pension Plan and Other Benefit Plan Expenditures by Institutional Category.



RETIREMENT AND INSURANCE EXPENDITURES BY REGION

Tables 7, 8, and 9 present employer retirement and insurance expenditure data grouped by geographic region: Northeast, North Central, South and West.[a]

Table 7 gives the distribution of employer retirement and insurance expenditures as a percent of payroll for each region. Looking at the median figures, institutions in the West had the highest median expenditure (18.2 percent) followed closely by institutions in the Northeast (18.0 percent). The median expenditure for institutions in the South was 17.6 percent and for the North Central, 17.0 percent. In each region, public institutions had a higher median figure than did private, with public institutions in the Northeast the highest (23.7 percent of payroll) and private institutions in the South and West the lowest (16.1 percent).

Table 8 provides data on regional variations in employer retirement and insurance expenditures by institutional category. In general, highest expenditures were reported by liberal arts colleges in the West (26.9 percent), public universities in the Northeast (25.6 percent) and public liberal arts colleges in the Northeast (24.4 percent. Lowest expenditures, on a regional basis, were reported by private other four-year institutions in the West. The greatest variation in retirement and insurance expenditures among regions occurred among liberal arts colleges (ranging between 18.7 percent in the South and 24.4 percent in the West) and other four-year institutions (from 12.9 percent in the West to 18.3 percent in the Northeast). Universities had a smaller variation among regions (from 18.0 percent in the North Central to 21.9 percent in the Northeast).

Table 9 displays regional variations in average employer benefit expenditures as a percent of payroll by type of benefit. For all benefits combined, public institutions in the Northeast had the highest average expenditures (25.4 percent) followed by public institutions in the West (21.5 percent). Lowest average expenditures were reported by private institutions in the South (15.3 percent). In each region, public institutions reported higher average combined benefit expenditures than did private institutions.

Employer benefit expenditures as dollars per employee per year for each region (Table 10) generally follow the pattern exhibited in Table 9. Average dollar expenditures per employee were $5,463 in the West, $4,868 in the Northeast, $4,327 in the North Central and $3,977 in the South. (The average dollar figure for all institutions is $4,583.) Dollars per employee per year for insured pension plans varied from a low of $728 in the South to highs of $1,260 in the North Central and $1,056 in the Northeast. For public employee pension plans, the spread was from a low of $1,338 in the West to a high of $1,930 in the Northeast. Chart 3 illustrates the number of dollars per employee per year by region for the three expenditure categories.

[a] See "Notes on the Survey" for a list of states included in each region.

TABLE 7

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Region

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL													
UNDER 6.0%	.5	.6	5.3	-	.9	4.0	-	-	-	-	-	-	-
	(3)	(1)	(1)	-	(2)	(2)	-	-	-	-	-	-	-
6.0 TO 7.9	.2	-	-	-	-	-	-	.5	-	.9	-	-	-
	(1)	-	-	-	-	-	-	(1)	-	(1)	-	-	-
8.0 TO 9.9	.8	.6	-	.7	1.3	2.0	1.1	-	-	-	1.5	-	2.3
	(5)	(1)	-	(1)	(3)	(1)	(2)	-	-	-	(1)	-	(1)
10.0 TO 11.9	4.3	1.8	-	2.0	5.7	2.0	6.7	4.8	4.0	5.4	4.6	-	6.8
	(28)	(3)	-	(3)	(13)	(1)	(12)	(9)	(3)	(6)	(3)	-	(3)
12.0 TO 13.9	9.6	7.6	-	8.6	8.7	-	11.2	12.8	5.3	17.9	9.2	-	13.6
	(63)	(13)	-	(13)	(20)	-	(20)	(24)	(4)	(20)	(6)	-	(6)
14.0 TO 15.9	19.3	13.5	-	15.1	24.5	16.0	26.8	18.1	7.9	25.0	20.0	9.5	25.0
	(126)	(23)	-	(23)	(56)	(8)	(48)	(34)	(6)	(28)	(13)	(2)	(11)
16.0 TO 17.9	20.1	26.9	-	30.3	19.7	14.0	21.2	17.0	7.9	23.2	12.3	9.5	13.6
	(131)	(46)	-	(46)	(45)	(7)	(38)	(32)	(6)	(26)	(8)	(2)	(6)
18.0 TO 19.9	17.9	19.3	5.3	21.1	14.9	22.0	12.9	18.6	23.7	15.2	23.1	28.6	20.5
	(117)	(33)	(1)	(32)	(34)	(11)	(23)	(35)	(18)	(17)	(15)	(6)	(9)
20.0 TO 21.9	12.3	12.9	5.3	13.8	12.7	16.0	11.7	11.7	21.1	5.4	10.8	4.8	13.6
	(80)	(22)	(1)	(21)	(29)	(8)	(21)	(22)	(16)	(6)	(7)	(1)	(6)
22.0 TO 23.9	8.0	8.8	42.1	4.6	6.6	12.0	5.0	8.0	14.5	3.6	10.8	28.6	2.3
	(52)	(15)	(8)	(7)	(15)	(6)	(9)	(15)	(11)	(4)	(7)	(6)	(1)
24.0 TO 25.9	4.0	4.7	15.8	3.3	3.5	8.0	2.2	4.8	7.9	2.7	1.5	4.8	-
	(26)	(8)	(3)	(5)	(8)	(4)	(4)	(9)	(6)	(3)	(1)	(1)	-
26.0 TO 27.9	1.4	.6	-	.7	1.3	2.0	1.1	.5	1.3	-	6.2	14.3	2.3
	(9)	(1)	-	(1)	(3)	(1)	(2)	(1)	(1)	-	(4)	(3)	(1)
28.0 TO 29.9	.6	.6	5.3	-	-	-	-	1.6	4.0	-	-	-	-
	(4)	(1)	(1)	-	-	-	-	(3)	(3)	-	-	-	-
30.0 TO 31.9	.6	.6	5.3	-	.4	2.0	-	1.1	1.3	.9	-	-	-
	(4)	(1)	(1)	-	(1)	(1)	-	(2)	(1)	(1)	-	-	-
32.0 AND OVER	.6	1.8	15.8	-	-	-	-	.5	1.3	-	-	-	-
	(4)	(3)	(3)	-	-	-	-	(1)	(1)	-	-	-	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(653)	(171)	(19)	(152)	(229)	(50)	(179)	(188)	(76)	(112)	(65)	(21)	(44)
UNWEIGHTED AVERAGE (a)	17.9	18.5	24.4	17.8	17.3	18.8	16.8	18.0	20.3	16.4	18.1	21.1	16.7
MEDIAN	17.6	18.0	23.7	17.7	17.0	18.6	16.4	17.6	20.4	16.1	18.2	20.4	16.1

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 8

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Region

	ALL INSTI-TUTIONS	REGION			
		NORTH EAST	NORTH CENTRAL	SOUTH	WEST
UNIVERSITIES	19.2	21.9	18.0	18.1	19.3
	(86)	(19)	(29)	(23)	(15)
PUBLIC	19.9	25.6	18.7	18.6	19.9
	(54)	(6)	(20)	(16)	(12)
PRIVATE	16.2	17.8	15.0	14.2	15.6
	(32)	(13)	(9)	(7)	(3)
LIBERAL ARTS COLLEGES	20.1	18.9	19.4	18.7	24.4
	(521)	(131)	(187)	(155)	(48)
PUBLIC	22.1	24.4	20.6	19.5	26.9
	(109)	(12)	(30)	(58)	(9)
PRIVATE	17.3	17.8	17.1	16.6	17.0
	(412)	(119)	(157)	(97)	(39)
OTHER 4-YEAR INSTITUTIONS	17.3	18.3	16.7	16.4	12.9
	(46)	(21)	(13)	(10)	(2)
PUBLIC	18.4	22.9	-	18.3	-
	(3)	(1)	-	(2)	-
PRIVATE	16.9	18.3	16.7	14.2	12.9
	(43)	(20)	(13)	(8)	(2)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

TABLE 9

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTI-TUTIONS	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
TYPE OF BENEFIT													
LEGALLY-MANDATED EXPENDITURES	6.2	6.8	6.7	6.9	5.9	5.6	6.9	6.4	6.3	6.7	5.8	5.6	6.8
	(649)	(171)	(19)	(152)	(226)	(47)	(179)	(188)	(76)	(112)	(64)	(20)	(44)
SOCIAL SECURITY	5.7	6.2	6.1	6.3	6.2	6.1	6.3	5.8	5.7	6.1	4.8	4.6	5.8
	(638)	(170)	(18)	(152)	(218)	(39)	(179)	(188)	(76)	(112)	(62)	(18)	(44)
UNEMPLOYMENT COMPENSATION	.2	.1	.1	.2	.2	.1	.2	.1	.1	.2	.3	.3	.3
	(597)	(159)	(19)	(140)	(206)	(43)	(163)	(171)	(69)	(102)	(61)	(21)	(40)
WORKERS' COMPENSATION	.5	.5	.6	.4	.3	.3	.4	.5	.5	.4	.7	.7	.7
	(596)	(166)	(17)	(149)	(204)	(40)	(164)	(163)	(60)	(103)	(63)	(20)	(43)
PENSION PLAN EXPENDITURES	8.2	8.1	11.8	5.8	7.8	8.8	4.7	8.3	9.0	4.6	8.5	9.2	5.0
	(645)	(169)	(18)	(151)	(225)	(49)	(176)	(187)	(76)	(111)	(64)	(21)	(43)
PUBLIC RETIREMENT SYSTEMS	6.0	7.0	7.0	-	6.0	6.0	-	6.6	6.6	-	5.0	5.0	-
	(150)	(14)	(14)	-	(41)	(41)	-	(74)	(74)	-	(21)	(21)	-
INSURED PENSION PLANS	4.2	4.5	3.7	4.7	5.3	5.9	4.3	3.2	3.0	4.4	4.0	3.5	4.7
	(574)	(162)	(13)	(149)	(203)	(32)	(171)	(155)	(48)	(107)	(54)	(11)	(43)
NONINSURED PENSION PLANS	4.1	2.4	.5	2.7	3.7	6.8	1.2	.6	*	.8	6.1	6.8	.8
	(79)	(29)	(1)	(28)	(30)	(2)	(28)	(11)	(1)	(10)	(9)	(3)	(6)
UNFUNDED PENSION PAYMENTS	.6	.5	.6	.5	.4	.3	.4	.7	.9	.2	.5	1.2	.2
	(74)	(27)	(3)	(24)	(21)	(1)	(20)	(18)	(7)	(11)	(8)	(4)	(4)
OTHER BENEFIT PLAN EXPENDITURES	5.2	5.9	7.1	5.2	5.2	5.4	4.7	3.5	3.5	4.0	6.4	6.8	4.3
	(652)	(170)	(18)	(152)	(229)	(50)	(179)	(188)	(76)	(112)	(65)	(21)	(44)
LIFE INSURANCE	.3	.4	.4	.4	.3	.3	.4	.3	.3	.4	.1	.1	.2
	(530)	(144)	(11)	(133)	(194)	(45)	(149)	(137)	(49)	(88)	(55)	(15)	(40)
HEALTH CARE	4.8	5.4	7.2	4.4	4.6	4.8	4.0	3.1	3.0	3.2	6.1	6.6	4.0
	(567)	(158)	(16)	(142)	(204)	(48)	(156)	(146)	(55)	(91)	(59)	(16)	(43)
LIFE AND HEALTH CARE COMBINED (b)	4.9	5.6	5.4	6.1	5.9	6.0	5.3	3.6	3.6	3.6	7.1	7.1	-
	(81)	(12)	(2)	(10)	(22)	(2)	(20)	(42)	(21)	(21)	(5)	(5)	-
TRAVEL ACCIDENT INSURANCE	*	*	*	*	*	*	*	*	*	*	*	*	*
	(182)	(61)	(1)	(60)	(69)	(11)	(58)	(35)	(4)	(31)	(17)	(4)	(13)
LONG-TERM DISABILITY INCOME	.3	.2	.1	.3	.3	.3	.3	.3	.3	.4	.2	.2	.2
	(477)	(148)	(9)	(139)	(186)	(32)	(154)	(100)	(23)	(77)	(43)	(11)	(32)
ALL BENEFITS COMBINED	19.4	20.8	25.4	17.8	18.5	19.3	16.1	18.2	18.8	15.3	20.6	21.5	16.1
	(653)	(171)	(19)	(152)	(229)	(50)	(179)	(188)	(76)	(112)	(65)	(21)	(44)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
* LESS THAN 0.1 PERCENT.

TABLE 10

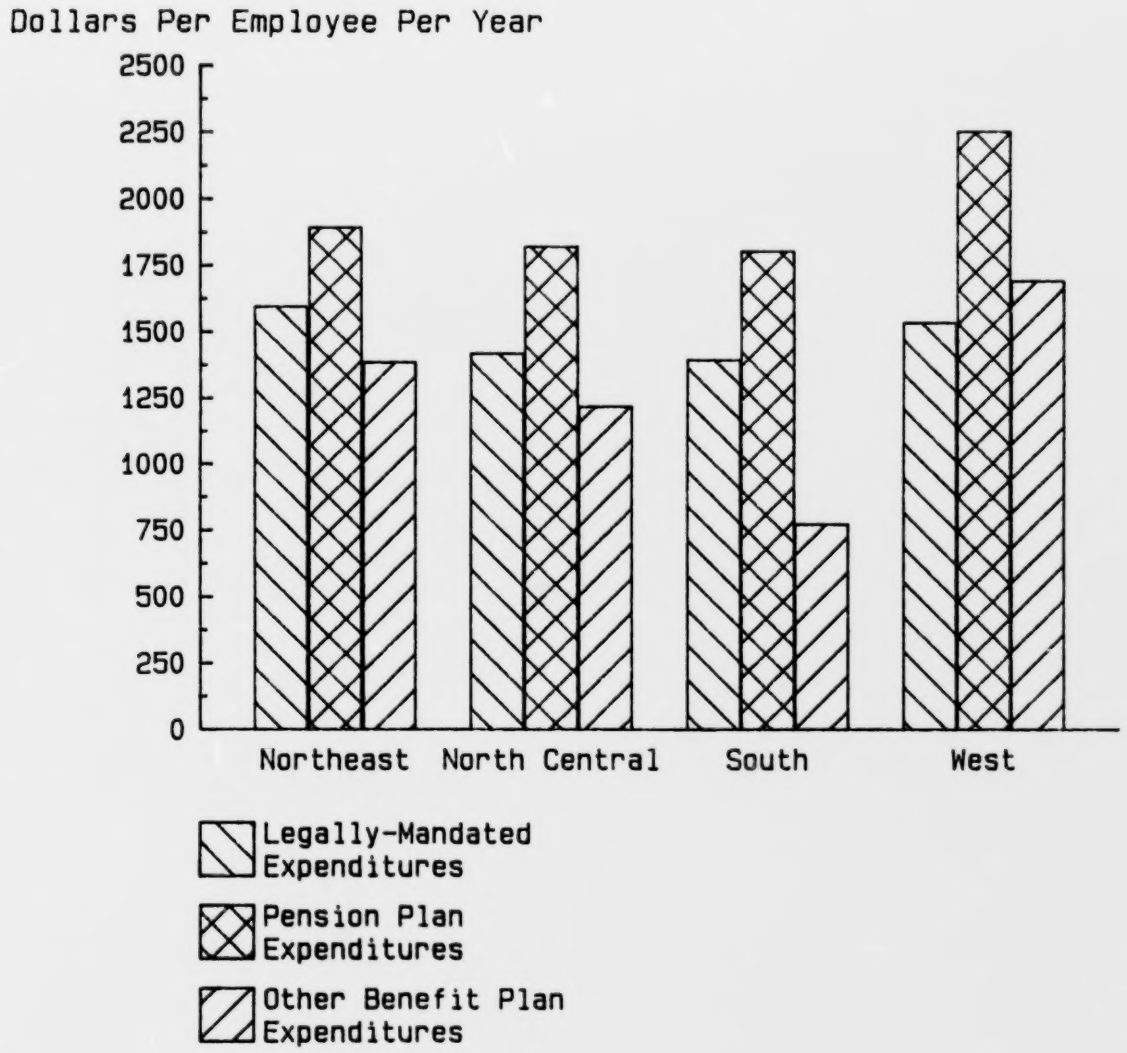
Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Region

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
TYPE OF BENEFIT	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY-MANDATED EXPENDITURES	1477	1598	1562	1620	1420	1379	1527	1396	1375	1498	1538	1488	1780
	(649)	(171)	(19)	(152)	(226)	(47)	(179)	(188)	(76)	(112)	(64)	(20)	(44)
SOCIAL SECURITY	1353	1452	1407	1480	1455	1479	1401	1257	1235	1369	1280	1230	1516
	(638)	(170)	(18)	(152)	(218)	(39)	(179)	(188)	(76)	(112)	(62)	(18)	(44)
UNEMPLOYMENT COMPENSATION	44	35	32	37	37	35	43	32	29	48	75	78	73
	(597)	(159)	(19)	(140)	(206)	(43)	(163)	(171)	(69)	(102)	(61)	(21)	(40)
WORKERS' COMPENSATION	121	119	140	105	81	76	96	101	104	89	192	191	193
	(596)	(166)	(17)	(149)	(204)	(40)	(164)	(183)	(60)	(103)	(63)	(20)	(43)
PENSION PLAN EXPENDITURES	1928	1896	2742	1362	1824	2090	1043	1807	1962	1028	2257	2449	1313
	(645)	(169)	(18)	(151)	(225)	(49)	(176)	(187)	(76)	(111)	(64)	(21)	(43)
PUBLIC RETIREMENT SYSTEMS	1414	1920	1920	-	1369	1369	-	1435	1435	-	1338	1338	-
	(150)	(14)	(14)	-	(41)	(41)	-	(74)	(74)	-	(21)	(21)	-
INSURED PENSION PLANS	978	1056	984	1083	1260	1400	966	728	664	984	939	760	1225
	(574)	(162)	(13)	(149)	(203)	(37)	(171)	(155)	(48)	(107)	(54)	(11)	(43)
NONINSURED PENSION PLANS	1090	612	138	673	825	1547	257	155	6	218	1759	1991	207
	(79)	(29)	(1)	(28)	(30)	(2)	(28)	(11)	(1)	(10)	(9)	(3)	(6)
UNFUNDED PENSION PAYMENTS	133	130	145	123	71	53	89	154	174	51	158	298	63
	(74)	(27)	(3)	(24)	(21)	(1)	(20)	(18)	(7)	(11)	(8)	(4)	(4)
OTHER BENEFIT PLAN EXPENDITURES	1227	1387	1644	1225	1221	1285	1034	775	751	899	1696	1810	1137
	(652)	(170)	(18)	(152)	(229)	(50)	(179)	(188)	(76)	(112)	(65)	(21)	(44)
LIFE INSURANCE	68	98	102	97	77	73	87	64	57	92	36	34	45
	(530)	(144)	(11)	(133)	(194)	(45)	(149)	(137)	(49)	(88)	(55)	(15)	(40)
HEALTH CARE	1136	1240	1623	1026	1066	1126	894	690	678	746	1633	1753	1061
	(567)	(158)	(16)	(142)	(204)	(48)	(156)	(146)	(55)	(91)	(59)	(16)	(43)
LIFE AND HEALTH CARE COMBINED (b)	1090	1498	1437	1605	1539	1707	966	705	714	606	1724	1724	-
	(81)	(12)	(2)	(10)	(22)	(2)	(20)	(42)	(21)	(21)	(5)	(5)	-
TRAVEL ACCIDENT INSURANCE	3	5	1	5	3	2	4	3	2	3	1	3	1
	(182)	(61)	(1)	(60)	(69)	(11)	(58)	(35)	(4)	(31)	(17)	(4)	(13)
LONG-TERM DISABILITY INCOME	61	57	30	73	70	73	64	68	59	92	46	44	56
	(477)	(148)	(9)	(139)	(186)	(32)	(154)	(100)	(23)	(77)	(43)	(11)	(32)
ALL BENEFITS COMBINED	4583	4868	5907	4207	4327	4582	3586	3977	4088	3421	5463	5716	4226
	(653)	(171)	(19)	(152)	(229)	(50)	(179)	(188)	(76)	(112)	(65)	(21)	(44)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

CHART 3

Average Employer Expenditures as Dollars per Employee per Year for Legally-Mandated, Pension Plan and Other Benefit Plan Expenditures by Region.



RETIREMENT AND INSURANCE EXPENDITURES BY INSTITUTIONAL SIZE

Tables 11 through 14 provide a measure of how employer retirement and insurance expenditures differ among institutions of varying size, based on student enrollment in the fall of 1984 as reported by the National Center for Education Statistics. Three degrees of size are compared: small — 500 up to 999 students, medium — 1,000 to 5,000 students, and large — over 5,000 students. (Institutions with enrollments under 500 are not included in the survey.)

Table 11 presents the distribution by size of institution of total employer retirement and insurance benefit expenditures as a percent of payroll. The median expenditures were 16.4 percent for small institutions, 17.5 percent for medium size and 18.5 percent for large institutions. (The median expenditure for all institutions was 17.6 percent.) Twenty-eight percent of all responding institutions reported retirement and insurance expenditures of 20.0 percent or more of payroll: 51 percent were medium size and 35 percent were large institutions.

By institutional category and size of enrollment (Table 12) average retirement and insurance expenditures varied for liberal arts colleges from 16.6 percent of payroll at small and 18.1 percent at medium to 21.5 percent at large institutions. Large universities reported an average of 19.2 percent of payroll; small and medium size categories had an insufficient number of responses. Average expenditures among other four-year institutions were the following: 16.0 percent at small, 18.5 percent at medium and 16.1 percent at large other four-year institutions.

By type of benefit and size of institution (Table 13), small public institutions reported the highest average expenditures as percent of payroll for all benefits combined (23.1 percent for the three institutions in the category) followed by large public institutions (20.5 percent) and medium size public institutions (19.9 percent). Average expenditures by size for private institutions were 17.0 percent for small, 17.6 percent for medium and 16.2 percent for large institutions.

Table 14 shows variations in reported average employer benefit expenditures as dollars per employee per year by size of institution. As in the preceding table, small public institutions reported the highest average dollar expenditure per employee, $5,071, followed by large public institutions, $4,877. Dollars per employee per year for all large institutions averaged $4,762, for all medium size institutions, $3,693 and for all small institutions, $3,875. Chart 4 illustrates the reported expenditures by size of institution for the three types of expenditures.

TABLE 11

Distribution of Total Employer Retirement and Insurance Expenditures: Number of Employers and Percent of Total Reporting by Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TOTAL EMPLOYER RETIREMENT AND INSURANCE EXPENDITURES AS PERCENT OF PAYROLL										
UNDER 6.0%	.5	-	-	-	.6	4.4	-	.6	.9	-
	(3)	-	-	-	(2)	(2)	-	(1)	(1)	-
6.0 TO 7.9	.2	-	-	-	.3	-	.3	-	-	-
	(1)	-	-	-	(1)	-	(1)	-	-	-
8.0 TO 9.9	.8	-	-	-	1.2	-	1.4	.6	.9	-
	(5)	-	-	-	(4)	-	(4)	(1)	(1)	-
10.0 TO 11.9	4.3	7.9	-	8.0	3.9	4.4	3.8	2.3	1.7	3.5
	(28)	(11)	-	(11)	(13)	(2)	(11)	(4)	(2)	(2)
12.0 TO 13.9	9.6	15.0	-	15.3	8.9	4.4	9.6	6.9	1.7	17.5
	(63)	(21)	-	(21)	(30)	(2)	(28)	(12)	(2)	(10)
14.0 TO 15.9	19.3	23.6	-	24.1	20.4	8.9	22.2	13.7	10.2	21.1
	(126)	(33)	-	(33)	(69)	(4)	(65)	(24)	(12)	(12)
16.0 TO 17.9	20.1	20.0	-	20.4	21.0	2.2	23.9	18.3	11.9	31.6
	(131)	(28)	-	(28)	(71)	(1)	(70)	(32)	(14)	(18)
18.0 TO 19.9	17.9	15.0	-	15.3	16.9	15.6	17.1	22.3	24.6	17.5
	(117)	(21)	-	(21)	(57)	(7)	(50)	(39)	(29)	(10)
20.0 TO 21.9	12.3	12.1	-	12.4	12.4	17.8	11.6	12.0	15.3	5.3
	(80)	(17)	-	(17)	(42)	(8)	(34)	(21)	(18)	(3)
22.0 TO 23.9	8.0	5.0	100.0	2.9	8.0	24.4	5.5	10.3	14.4	1.8
	(52)	(7)	(3)	(4)	(27)	(11)	(16)	(18)	(17)	(1)
24.0 TO 25.9	4.0	-	-	-	4.4	8.9	3.8	6.3	8.5	1.8
	(26)	-	-	-	(15)	(4)	(11)	(11)	(10)	(1)
26.0 TO 27.9	1.4	.7	-	.7	.9	-	1.0	2.9	4.2	-
	(9)	(1)	-	(1)	(3)	-	(3)	(5)	(5)	-
28.0 TO 29.9	.6	-	-	-	.3	2.2	-	1.7	2.5	-
	(4)	-	-	-	(1)	(1)	-	(3)	(3)	-
30.0 TO 31.9	.6	.7	-	.7	.3	2.2	-	1.1	1.7	-
	(4)	(1)	-	(1)	(1)	(1)	-	(2)	(2)	-
32.0 AND OVER	.6	-	-	-	.6	4.4	-	1.1	1.7	-
	(4)	-	-	-	(2)	(2)	-	(2)	(2)	-
TOTAL INSTITUTIONS	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
	(653)	(140)	(3)	(137)	(338)	(45)	(293)	(175)	(118)	(57)
UNWEIGHTED AVERAGE (a)	17.9	16.7	23.1	16.6	17.8	20.5	17.3	19.1	20.4	16.5
MEDIAN	17.6	16.4	22.9	16.3	17.5	21.2	17.1	18.5	19.9	16.4

(a) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 12

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Institutional Category and Size

		SIZE		
	ALL INSTI-TUTIONS	SMALL	MEDIUM	LARGE
UNIVERSITIES	19.2 (86)	19.5 (1)	14.9 (3)	19.2 (82)
PUBLIC	19.9 (54)	- -	- -	19.9 (54)
PRIVATE	16.2 (32)	19.5 (1)	14.9 (3)	16.1 (28)
LIBERAL ARTS COLLEGES	20.1 (521)	16.6 (117)	18.1 (315)	21.5 (89)
PUBLIC	22.1 (109)	23.3 (2)	20.7 (43)	22.2 (64)
PRIVATE	17.3 (412)	16.5 (115)	17.6 (272)	16.7 (25)
OTHER 4-YEAR INSTITUTIONS	17.3 (46)	16.0 (22)	18.5 (20)	16.1 (4)
PUBLIC	18.4 (3)	22.9 (1)	18.3 (2)	- -
PRIVATE	16.9 (43)	15.9 (21)	18.6 (18)	16.1 (4)

(a) WEIGHTED AVERAGE: TOTAL RETIREMANT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.

TABLE 13

Average[a] Employer Retirement and Insurance Expenditures as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

		SIZE								
		SMALL			MEDIUM			LARGE		
TYPE OF BENEFIT	ALL INSTI-TUTIONS	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
LEGALLY-MANDATED EXPENDITURES	6.2	6.7	8.2	6.7	7.2	6.4	7.4	6.1	6.0	6.5
	(649)	(140)	(3)	(137)	(337)	(44)	(293)	(172)	(115)	(57)
SOCIAL SECURITY	5.7	6.1	6.9	6.1	6.5	6.2	6.6	5.6	5.5	6.0
	(638)	(140)	(3)	(137)	(333)	(40)	(293)	(165)	(108)	(57)
UNEMPLOYMENT COMPENSATION	.2	.3	.2	.3	.2	.3	.2	.2	.2	.2
	(597)	(122)	(3)	(119)	(311)	(41)	(270)	(164)	(108)	(56)
WORKERS' COMPENSATION	.5	.4	1.1	.4	.6	.5	.6	.5	.5	.4
	(596)	(127)	(3)	(124)	(319)	(38)	(281)	(150)	(96)	(54)
PENSION PLAN EXPENDITURES	8.2	5.3	8.5	5.3	6.1	8.9	5.5	8.6	9.3	5.0
	(645)	(136)	(3)	(133)	(336)	(45)	(291)	(173)	(116)	(57)
PUBLIC RETIREMENT SYSTEMS	6.0	6.4	6.4	-	8.5	8.5	-	5.9	5.9	-
	(150)	(2)	(2)	-	(41)	(41)	-	(107)	(107)	-
INSURED PENSION PLANS	4.2	4.4	7.4	4.4	5.0	4.2	5.1	4.0	4.0	4.2
	(574)	(133)	(2)	(131)	(307)	(24)	(283)	(134)	(78)	(56)
NONINSURED PENSION PLANS	4.1	1.3	-	1.3	1.5	*	1.5	4.7	6.0	2.3
	(79)	(15)	-	(15)	(43)	(1)	(42)	(21)	(6)	(15)
UNFUNDED PENSION PAYMENTS	.6	.5	-	.5	.5	-	.5	.6	.8	.3
	(74)	(10)	-	(10)	(38)	-	(38)	(26)	(15)	(11)
OTHER BENEFIT PLAN EXPENDITURES	5.2	5.1	6.3	5.1	4.8	4.8	4.8	5.3	5.4	4.6
	(652)	(140)	(3)	(137)	(338)	(45)	(293)	(174)	(117)	(57)
LIFE INSURANCE	.3	.5	.1	.5	.4	.3	.4	.3	.2	.3
	(530)	(103)	(2)	(101)	(286)	(31)	(255)	(141)	(87)	(54)
HEALTH CARE	4.8	4.4	6.2	4.4	4.0	4.2	3.9	4.9	5.1	4.0
	(567)	(117)	(3)	(114)	(296)	(33)	(263)	(154)	(99)	(55)
LIFE AND HEALTH CARE COMBINED (b)	4.9	4.9	-	4.9	4.9	5.6	5.5	4.7	4.7	6.1
	(81)	(21)	-	(21)	(40)	(12)	(28)	(20)	(18)	(2)
TRAVEL ACCIDENT INSURANCE	*	*	-	*	*	*	*	*	*	*
	(182)	(29)	-	(29)	(106)	(5)	(101)	(47)	(15)	(32)
LONG-TERM DISABILITY INCOME	.3	.3	.4	.3	.3	.2	.3	.2	.2	.3
	(477)	(100)	(1)	(99)	(261)	(13)	(248)	(116)	(61)	(55)
ALL BENEFITS COMBINED	19.4	17.1	23.1	17.0	18.1	19.9	17.6	19.7	20.5	16.2
	(653)	(140)	(3)	(137)	(338)	(45)	(293)	(175)	(118)	(57)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
* LESS THAN 0.1 PERCENT.

TABLE 14

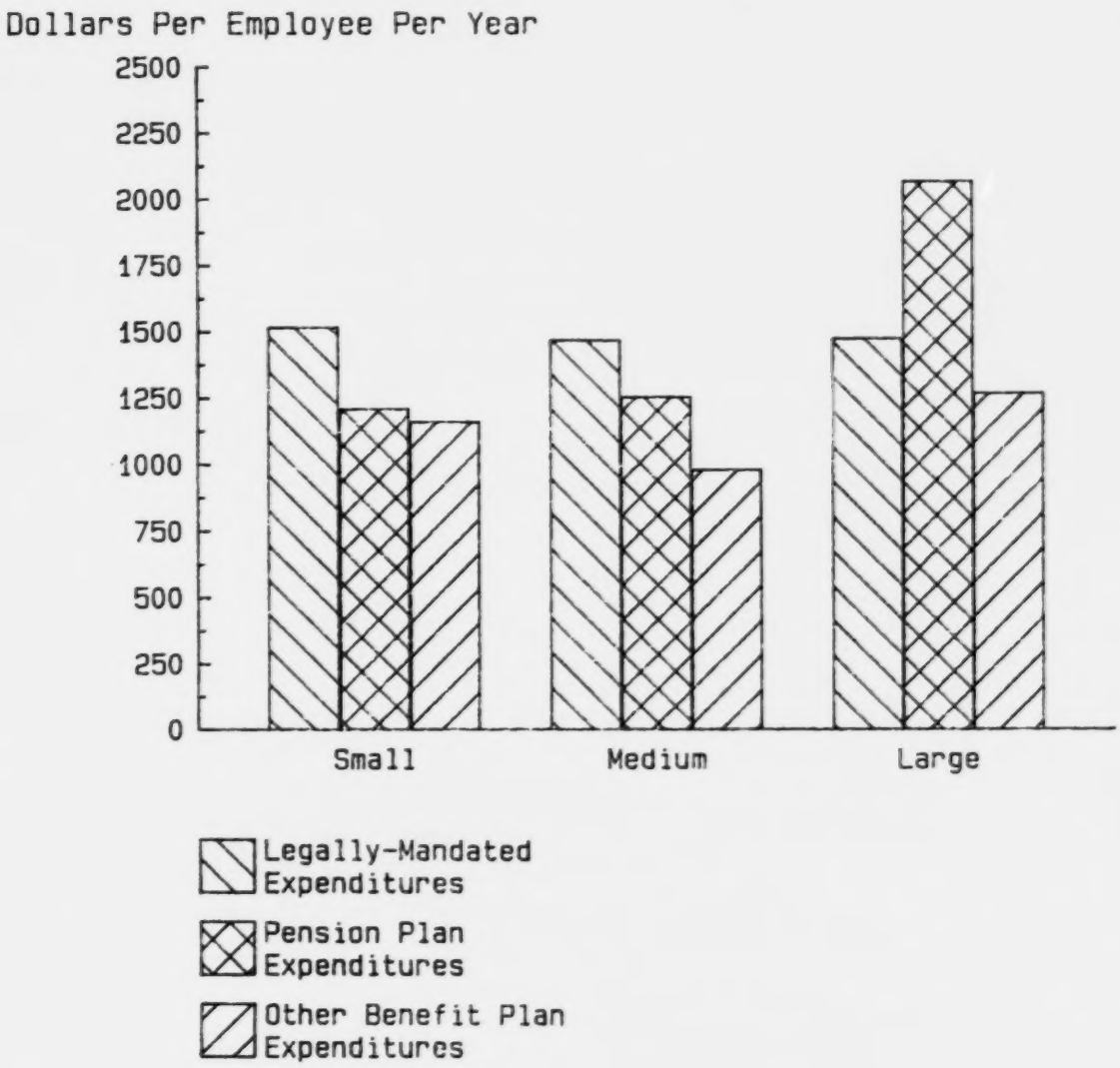
Average[a] Employer Retirement and Insurance Expenditures as Dollars per Employee per Year and Number of Employers Reporting by Type of Benefit and Size

TYPE OF BENEFIT	ALL INSTITUTIONS	SIZE								
		SMALL			MEDIUM			LARGE		
		TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
LEGALLY-MANDATED EXPENDITURES	1477	1518	1805	1515	1470	1298	1511	1476	1432	1688
	(649)	(140)	(3)	(137)	(337)	(44)	(293)	(172)	(115)	(57)
SOCIAL SECURITY	1353	1379	1523	1378	1330	1257	1346	1356	1315	1544
	(638)	(140)	(3)	(137)	(333)	(40)	(293)	(165)	(108)	(57)
UNEMPLOYMENT COMPENSATION	44	60	35	61	50	67	46	42	42	40
	(597)	(122)	(3)	(119)	(311)	(41)	(270)	(164)	(108)	(56)
WORKERS' COMPENSATION	121	87	247	85	121	99	125	123	126	108
	(596)	(127)	(3)	(124)	(319)	(38)	(281)	(150)	(96)	(54)
PENSION PLAN EXPENDITURES	1928	1211	1874	1204	1256	1819	1120	2071	2225	1302
	(645)	(136)	(3)	(133)	(336)	(45)	(291)	(173)	(116)	(57)
PUBLIC RETIREMENT SYSTEMS	1414	1277	1277	-	1730	1730	-	1402	1402	-
	(150)	(2)	(2)	-	(41)	(41)	-	(107)	(107)	-
INSURED PENSION PLANS	978	1004	1724	1000	1030	886	1046	964	926	1078
	(574)	(133)	(2)	(131)	(307)	(24)	(283)	(134)	(78)	(56)
NONINSURED PENSION PLANS	1090	360	-	360	326	10	333	1278	1698	584
	(79)	(15)	-	(15)	(43)	(1)	(42)	(21)	(6)	(15)
UNFUNDED PENSION PAYMENTS	133	110	-	110	110	-	110	139	163	80
	(74)	(10)	-	(10)	(38)	-	(38)	(26)	(15)	(11)
OTHER BENEFIT PLAN EXPENDITURES	1227	1162	1392	1160	983	972	985	1270	1287	1198
	(652)	(140)	(3)	(137)	(338)	(45)	(293)	(174)	(117)	(57)
LIFE INSURANCE	68	112	22	113	87	68	91	62	58	79
	(530)	(103)	(2)	(101)	(286)	(31)	(255)	(141)	(87)	(54)
HEALTH CARE	1136	1008	1352	1003	809	849	801	1196	1229	1050
	(567)	(117)	(3)	(114)	(296)	(33)	(263)	(154)	(99)	(55)
LIFE AND HEALTH CARE COMBINED (b)	1090	1022	-	1022	1172	1163	1176	1079	1077	1222
	(81)	(21)	-	(21)	(40)	(12)	(28)	(20)	(18)	(2)
TRAVEL ACCIDENT INSURANCE	3	3	-	3	8	5	8	2	2	2
	(182)	(29)	-	(29)	(106)	(5)	(101)	(47)	(15)	(32)
LONG-TERM DISABILITY INCOME	61	79	100	79	70	46	72	58	55	69
	(477)	(100)	(1)	(99)	(261)	(13)	(248)	(116)	(61)	(55)
ALL BENEFITS COMBINED	4583	3875	5071	3862	3693	4064	3604	4762	4877	4188
	(653)	(140)	(3)	(137)	(338)	(45)	(293)	(175)	(118)	(57)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.

CHART 4

Average Employer Expenditures as Dollars per Employee per Year for Legally-Mandated, Pension Plan and Other Benefit Plan Expenditures by Size.



PENSION, LIFE AND HEALTH EXPENDITURES

Pension Expenditures. Payments to pension plans, along with social security, are generally an employer's major expenditure for employees' retirement and insurance benefits. Table 15, A-C, presents data on employer pension expenditures for institutions having pension plans—insured, noninsured, and public. Data in the table include number reporting and average pension expenditures as a percent of payroll for a given category and a distribution of total employer pension expenditures as percent of payroll.

All but eight of the 653 institutions participating in the survey reported payments to one or more pension plans. Pension payments ranged between 0.1 percent and over 10 percent of payroll. Of the 645 institutions, ten percent reported pension expenditures of 10.0 percent of payroll and over; these were primarily public liberal arts colleges and public universities.

For all plans combined, public institutions reported higher average total expenditures for pensions than did private institutions. By institutional category, public liberal arts colleges reported the highest average pension expenditures (11.1 percent of payroll) followed by public universities (8.7 percent).[a] By region, public institutions in the Northeast reported the highest average pension expenditures (11.8 percent), followed by public institutions in the West (9.2 percent). By size, highest average pension expenditures were reported by large public institutions (9.3 percent) followed by medium public institutions (8.9 percent).

For insured pension plans, private institutions generally reported higher average expenditures than did public institutions. In many public institutions an insured plan is an alternative or supplement to a public retirement system, so that total pension expenditures may be divided between the two plans.

Life and Health Expenditures. Health care costs generally constitute an institution's third largest retirement and insurance cost, following payments to pension plans and social security. Health insurance expenditures can include one or more of the following: basic hospital-surgical-medical plans, self-insured plans, major medical insurance, dental care, vision care, routine physical exams, and payments to Health Maintenance Organizations. Combined expenditures for life and health care plans are given for those institutions unable to provide the figures separately. Table 16, A-C, shows employer expenditures for life and health insurance.

For life insurance, average expenditures were 0.3 percent and for health insurance, 4.8 percent of payroll. The average expenditure reported by institutions combining life and health insurance payments was 4.9 percent. Of the total 653 survey respondents, 94 percent reported life insurance expenditures and 99 percent reported health insurance expenditures.

For health insurance, average expenditures by institutional category varied from a low of 2.9 percent at public other four-year institutions to a high of 5.1 percent at public liberal arts colleges and public universities. By region, health insurance expenditures averaged between 3.0 percent at public institutions in the South and 7.2 percent at public institutions in the Northeast. By size of institution, the averages ranged from 3.9 percent at medium private institutions to 6.2 percent at the three small public institutions reporting and 5.1 percent at large public institutions.

[a] Employer contributions to public retirement systems may vary considerably, owing in part to widely different current and prior service cost assumptions and the extent, if any, of amortization of unfunded liabilities.

TABLE 15A

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
	ALL INSTI-TUTIONS	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING										
PUBLIC RETIREMENT SYSTEMS	6.0 (150)	4.4 (49)	4.4 (49)	- -	10.1 (99)	10.1 (99)	- -	11.1 (2)	11.1 (2)	- -
INSURED PENSION PLANS	4.2 (574)	4.1 (69)	4.0 (38)	4.3 (31)	4.4 (466)	3.5 (65)	4.9 (401)	4.3 (39)	4.6 (1)	4.2 (38)
NONINSURED PENSION PLANS	4.1 (79)	4.6 (18)	6.0 (5)	2.3 (13)	1.9 (51)	5.1 (2)	1.4 (49)	1.1 (10)	- -	1.1 (10)
SUPPLEMENTARY OR UNFUNDED PENSION PROGRAMS	.6 (74)	.5 (18)	.8 (9)	.2 (9)	.7 (49)	.9 (6)	.7 (43)	1.1 (7)	- -	1.1 (7)
ALL PLANS COMBINED	8.2 (645)	8.0 (86)	8.7 (54)	5.2 (32)	8.7 (516)	11.1 (107)	5.2 (409)	6.0 (43)	8.5 (3)	5.2 (40)
TOTAL EMPLOYER PENSION EXPENDITURES AS A PERCENT OF PAYROLL										
0%	8	-	-	-	5	2	3	3	-	3
.1 - 1.9%	35	2	-	2	32	2	30	1	-	1
2.0 - 3.9%	172	4	-	4	156	5	151	12	-	12
4.0 - 5.9%	174	28	9	19	134	10	124	12	1	11
6.0 - 7.9%	130	27	20	7	94	25	69	9	-	9
8.0 - 9.9%	70	10	10	-	55	26	29	5	1	4
10% AND OVER	64	15	15	-	45	39	6	4	1	3
UNWEIGHTED AVERAGE (b)	5.8	7.3	8.6	5.1	5.6	9.1	4.7	5.6	8.2	5.4

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 15B

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING													
PUBLIC RETIREMENT SYSTEMS	6.0 (150)	7.0 (14)	7.0 (14)	- -	6.0 (41)	6.0 (41)	- -	6.6 (74)	6.6 (74)	- -	5.0 (21)	5.0 (21)	- -
INSURED PENSION PLANS	4.2 (574)	4.5 (162)	3.7 (13)	4.7 (149)	5.3 (203)	5.9 (32)	4.3 (171)	3.2 (155)	3.0 (48)	4.4 (107)	4.0 (54)	3.5 (11)	4.7 (43)
NONINSURED PENSION PLANS	4.1 (79)	2.4 (29)	.5 (1)	2.7 (28)	3.7 (30)	6.8 (2)	1.2 (28)	.6 (11)	* (1)	.8 (10)	6.1 (9)	6.8 (3)	.8 (6)
SUPPLEMENTARY OR UNFUNDED PENSION PROGRAMS	.6 (74)	.5 (27)	.6 (3)	.5 (24)	.4 (21)	.3 (1)	.4 (20)	.7 (18)	.9 (7)	.2 (11)	.5 (8)	1.2 (4)	.2 (4)
ALL PLANS COMBINED	8.2 (645)	8.1 (189)	11.8 (18)	5.8 (151)	7.8 (225)	8.8 (49)	4.7 (176)	8.3 (187)	9.0 (76)	4.6 (111)	8.5 (64)	9.2 (21)	5.0 (43)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL													
0%	8	2	1	1	4	1	3	1	-	1	1	-	1
.1 - 1.9%	35	7	-	7	14	1	13	9	-	8	5	-	5
2.0 - 3.9%	172	41	-	41	70	2	68	44	3	41	17	-	17
4.0 - 5.9%	174	48	-	48	64	10	54	46	9	37	16	1	15
6.0 - 7.9%	130	42	5	37	42	14	28	31	16	15	15	10	5
8.0 - 9.9%	70	20	6	14	21	9	12	26	20	6	3	2	1
10% AND OVER	64	11	7	4	14	13	1	31	27	4	8	8	-
UNWEIGHTED AVERAGE (b)	5.8	5.9	10.7	5.3	5.3	8.0	4.5	6.5	9.1	4.7	5.8	9.2	4.1

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.
* LESS THAN 0.1 PERCENT.

TABLE 15C

Average Employer Pension Expenditures and Distribution of Employer Pension Expenditures as Percent of Payroll by Institutional Category, Region and Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) PENSION EXPENDITURE AND NUMBER OF INSTITUTIONS REPORTING										
PUBLIC RETIREMENT SYSTEMS	6.0 (150)	6.4 (2)	6.4 (2)	- -	8.5 (41)	8.5 (41)	- -	5.9 (107)	5.9 (107)	- -
INSURED PENSION PLANS	4.2 (574)	4.4 (133)	7.4 (2)	4.4 (131)	5.0 (307)	4.2 (24)	5.1 (283)	4.0 (134)	4.0 (78)	4.2 (56)
NONINSURED PENSION PLANS	4.1 (79)	1.3 (15)	- -	1.3 (15)	1.5 (43)	* (1)	1.5 (42)	4.7 (21)	6.0 (6)	2.3 (15)
SUPPLEMENTARY OR UNFUNDED PENSION PROGRAMS	.6 (74)	.5 (10)	- -	.5 (10)	.5 (38)	- -	.5 (38)	.6 (26)	.8 (15)	.3 (11)
ALL PLANS COMBINED	8.2 (645)	5.3 (136)	8.5 (3)	5.3 (133)	6.1 (336)	8.9 (45)	5.5 (291)	8.6 (173)	9.3 (116)	5.0 (57)
TOTAL EMPLOYER PENSION EXPENDITURES AS PERCENT OF PAYROLL										
0%	8	4	-	4	2	-	2	2	2	-
.1 - 1.9%	35	9	-	9	21	2	19	5	-	5
2.0 - 3.9%	172	56	-	56	102	3	99	14	2	12
4.0 - 5.9%	174	42	-	42	87	6	81	45	14	31
6.0 - 7.9%	130	13	-	13	76	11	65	41	34	7
8.0 - 9.9%	70	13	3	10	29	7	22	28	27	1
10% AND OVER	64	3	-	3	21	16	5	40	39	1
UNWEIGHTED AVERAGE (b)	5.8	4.5	8.6	4.5	5.4	8.8	4.9	7.6	9.0	4.7

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.
* LESS THAN 0.1 PERCENT.

TABLE 16A

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING										
LIFE INSURANCE	.3 (530)	.2 (73)	.2 (42)	.3 (31)	.4 (423)	.3 (76)	.4 (347)	.3 (34)	.3 (2)	.4 (32)
HEALTH CARE	4.8 (567)	4.9 (78)	5.1 (47)	4.1 (31)	4.6 (452)	5.1 (85)	4.0 (367)	3.6 (37)	2.9 (3)	4.0 (34)
LIFE AND HEALTH CARE COMBINED (b)	4.9 (81)	4.8 (8)	4.8 (7)	5.6 (1)	4.7 (64)	4.8 (23)	4.4 (41)	6.3 (9)	- -	6.3 (9)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL										
0%	1	-	-	-	1	1	-	-	-	-
1 - 1.9%	34	4	2	2	27	1	26	3	-	3
2.0 - 3.9%	233	24	11	13	198	42	156	11	2	9
4.0 - 5.9%	236	36	23	13	182	28	154	18	1	17
6.0 - 7.9%	102	19	16	3	73	25	48	10	-	10
8.0 - 9.9%	39	3	2	1	32	12	20	4	-	4
10% AND OVER	8	-	-	-	8	-	8	-	-	-
UNWEIGHTED AVERAGE (c)	4.7	4.8	5.1	4.3	4.7	5.2	4.5	5.0	3.7	5.1

(a) WEIGHTED AVERAGE: TOTAL LIFE AND HEALTH EXPENDITURES OF REPORTING INSTITUTIONS DIVDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 16B

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING													
LIFE INSURANCE	.3 (530)	.4 (144)	.4 (11)	.4 (133)	.3 (194)	.3 (45)	.4 (149)	.3 (137)	.3 (49)	.4 (88)	.1 (55)	.1 (15)	.2 (40)
HEALTH CARE	4.8 (567)	5.4 (158)	7.2 (16)	4.4 (142)	4.6 (204)	4.8 (48)	4.0 (156)	3.1 (148)	3.0 (55)	3.2 (91)	6.1 (59)	6.6 (16)	4.0 (43)
LIFE AND HEALTH CARE COMBINED (b)	4.9 (81)	5.6 (12)	5.4 (2)	6.1 (10)	5.9 (22)	6.0 (2)	5.3 (20)	3.6 (42)	3.6 (21)	3.6 (21)	7.1 (5)	7.1 (5)	- -
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL													
0%	1	1	1	-	-	-	-	-	-	-	-	-	-
1 - 1.9%	34	6	-	6	12	-	12	12	3	9	4	-	4
2.0 - 3.9%	233	51	-	51	80	18	62	86	34	52	16	3	13
4.0 - 5.9%	236	66	3	63	84	16	68	61	28	33	25	5	20
6.0 - 7.9%	102	31	8	23	33	12	21	22	8	14	16	13	3
8.0 - 9.9%	39	14	7	7	17	4	13	6	3	3	2	-	2
10% AND OVER	8	2	-	2	3	-	3	1	-	1	2	-	2
UNWEIGHTED AVERAGE (c)	4.7	5.0	7.3	4.8	4.8	5.2	4.7	4.2	4.3	4.1	5.0	5.9	4.6

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

TABLE 16C

Average and Distribution of Employer Life and Health Expenditures as Percent of Payroll by Institutional Category, Region and Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTI-TUTIONS	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE	TOTAL	PUB-LIC	PRI-VATE
AVERAGE (a) LIFE AND HEALTH EXPENDITURES AND NUMBER OF INSTITUTIONS REPORTING										
LIFE INSURANCE	.3 (530)	.5 (103)	.1 (2)	.5 (101)	.4 (286)	.3 (31)	.4 (255)	.3 (141)	.2 (87)	.3 (54)
HEALTH CARE	4.8 (567)	4.4 (117)	6.2 (3)	4.4 (114)	4.0 (296)	4.2 (33)	3.9 (263)	4.9 (154)	5.1 (99)	4.0 (55)
LIFE AND HEALTH CARE COMBINED (b)	4.9 (81)	4.9 (21)	-	4.9 (21)	4.9 (40)	5.6 (12)	5.5 (28)	4.7 (20)	4.7 (18)	6.1 (2)
TOTAL EMPLOYER LIFE AND HEALTH EXPENDITURES AS PERCENT OF PAYROLL										
0%	1	-	-	-	-	-	-	1	1	-
.1 - 1.9%	34	13	-	13	17	1	16	4	2	2
2.0 - 3.9%	233	51	-	51	122	17	105	60	38	22
4.0 - 5.9%	236	44	1	43	128	12	116	64	39	25
6.0 - 7.9%	102	22	2	20	42	8	34	38	31	7
8.0 - 9.9%	39	8	-	8	23	7	16	8	7	1
10% AND OVER	8	2	-	2	6	-	6	-	-	-
UNWEIGHTED AVERAGE (c)	4.7	4.5	6.3	4.4	4.7	5.3	4.6	4.9	5.0	4.5

(a) WEIGHTED AVERAGE: TOTAL EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL.
(b) COMBINED FOR INSTITUTIONS UNABLE TO PROVIDE THESE FIGURES SEPARATELY.
(c) UNWEIGHTED AVERAGE: PERCENT OF PAYROLL CALCULATED INDIVIDUALLY FOR EACH INSTITUTION, SUMMED AND DIVIDED BY NUMBER OF REPORTING INSTITUTIONS.

PAYROLL DEDUCTIONS

All institutions responding to the survey reported some type of deduction from employees' pay toward the cost of benefits (Tables 17-20). After social security (634 institutions), the largest number of institutions reported deductions for required pension contributions (542 institutions), followed by deductions for health care (539) and for life insurance (324). As percent of payroll, largest deductions were reported for social security (5.7 percent) and required pension contributions (3.5 percent). For all institutions and for all benefits combined, average deductions were 9.8 percent of payroll or $2,340 per employee per year. Table 17 summarizes employee payroll deductions for all institutions. Tables 18-20 give payroll deduction data by institutional type, region, and size.

By institutional category (Table 18), highest average employee payroll deductions were reported by public other four-year institutions (12.5 percent for the three institutions in this category), followed by private universities (10.1 percent) and private liberal arts colleges (10.0 percent). Lowest average payroll deductions were reported by private other four-year institutions (8.4 percent) and public liberal arts colleges (9.7 percent). Average total deductions as dollars per employee per year were: $2,269, universities; $2,236, other four-year institutions; and $2,160, liberal arts colleges. The average deduction per employee for all institutions was $2,235.

By region (Table 19), payroll deductions ranged from a low of 8.6 percent (public institutions in the West) to a high of 11.2 percent (public institutions in the South). In the South and the Northeast, public institutions reported higher average payroll deductions than did private; in the two other regions, private institutions reported higher average deductions. While public institutions in the North Central and West reported lowest average employee payroll deductions, they had the second and third highest average employer payments for retirement and insurance costs (see, for example, Table 9); variations in average employee payroll deductions among categories may be taken as an indication of the relative levels of cost sharing between employers and employees as well as an indication of the level of employee benefits.

By size, (Table 20) average employee payroll deductions ranged between 9.8 percent at small private and at large public institutions to 11.7 percent at small public institutions. As dollars per employee per year, average deductions ranged from a low of $2,049 at medium private institutions to a high of $2,568 at small public institutions (a category of only three) and $2,555 at large private institutions.

Tables 21-23 summarize data on employee payroll deductions for pensions and life and health insurance. Considering all institutions, 83 percent of survey respondents reported employee deductions for pensions, averaging 3.5 percent of payroll for those institutions. For life or health insurance or both, 88 percent of respondents reported employee deductions averaging 1.4 percent of payroll. By type and control, public institutions reported higher employee deductions for pensions than did private institutions: 3.7 percent for public universities versus 3.2 percent for private; 3.7 percent for public liberal arts colleges versus 2.9 percent for private; and 4.5 percent for public other four-year institutions versus 2.5 percent for private. For life or health insurance or both, deductions ranged between 1.0 percent and 1.7 percent.

By region and size, highest average employee deductions as a percent of payroll were reported for pensions by public institutions in the Northeast (4.2 percent) and by public medium size institutions (4.5 percent). Lowest average employee deductions for pensions were 2.7 percent — private institutions in the South, and 2.9 percent — small public and medium private institutions. For life and for health insurance, employee deductions as a percent of payroll ranged between 0.8 percent and 2.3 percent for both the region and size categories.

TABLE 17

Average[a] Employee Payroll Deductions as Percent of Payroll and Dollars per Employee per Year by Type of Benefit

TYPE OF BENEFIT	INSTITUTIONS NUMBER	INSTITUTIONS PERCENT	AVERAGE EXPENDITURE AS PER CENT OF PAYROLL	AVERAGE EXPENDITURE AS DOLLARS PER EMPLOYEE PER YEAR
SOCIAL SECURITY	634	97.7	5.7	1356
REQUIRED PENSION EXPENDITURES	542	83.5	3.5	841
LIFE INSURANCE	324	49.9	.3	80
HEALTH CARE	539	83.1	1.2	291
LONG-TERM DISABILITY INSURANCE	191	29.4	.2	40
UNEMPLOYMENT COMPENSATION (b)	50	7.7	.2	37
STATE SICKNESS BENEFITS (b)	13	2.0	.2	52
ALL BENEFITS COMBINED	649	100.0	9.8	2340

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.

TABLE 18

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Institutional Category

TYPE OF BENEFIT	ALL INSTITUTIONS	INSTITUTIONAL CATEGORY: UNIVERSITIES TOTAL	UNIVERSITIES PUBLIC	UNIVERSITIES PRIVATE	LIBERAL ARTS COLLEGES TOTAL	LIBERAL ARTS COLLEGES PUBLIC	LIBERAL ARTS COLLEGES PRIVATE	OTHER 4-YEAR INSTITUTIONS TOTAL	OTHER 4-YEAR INSTITUTIONS PUBLIC	OTHER 4-YEAR INSTITUTIONS PRIVATE
SOCIAL SECURITY	5.7	5.5	5.3	5.9	6.2	6.0	6.4	6.0	6.1	5.9
	(634)	(80)	(48)	(32)	(508)	(97)	(411)	(46)	(3)	(43)
REQUIRED PENSION CONTRIBUTIONS	3.5	3.6	3.7	3.2	3.4	3.7	2.9	3.3	4.5	2.5
	(542)	(75)	(46)	(29)	(436)	(88)	(348)	(31)	(3)	(28)
LIFE INSURANCE	.3	.3	.3	.3	.3	.4	.3	.3	.4	.3
	(324)	(67)	(42)	(25)	(243)	(68)	(175)	(14)	(3)	(11)
HEALTH CARE	1.2	1.2	1.2	1.2	1.2	1.1	1.4	1.1	1.4	.9
	(539)	(81)	(50)	(31)	(422)	(95)	(327)	(36)	(3)	(33)
LONG-TERM DISABILITY INSURANCE	.2	.2	.2	.1	.1	.1	.2	.1	.1	.2
	(191)	(39)	(25)	(14)	(141)	(43)	(98)	(11)	(2)	(9)
UNEMPLOYMENT COMPENSATION (b)	.2	.2	.1	1.0	.1	.2	.1	•	-	•
	(50)	(4)	(2)	(2)	(42)	(5)	(37)	(4)	-	(4)
STATE SICKNESS BENEFITS (b)	.2	-	-	-	.2	•	.4	.1	-	.1
	(13)	-	-	-	(9)	(1)	(8)	(4)	-	(4)
ALL BENEFITS COMBINED	9.8	9.9	9.8	10.1	9.8	9.7	10.0	9.4	12.5	8.4
	(649)	(85)	(53)	(32)	(518)	(107)	(411)	(46)	(3)	(43)
AVERAGE (a) DEDUCTION AS DOLLARS PER EMPLOYEE PER YEAR	2235	2269	2175	2673	2160	2270	2022	2236	2413	2299
	(649)	(85)	(53)	(32)	(518)	(107)	(411)	(46)	(3)	(43)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.
• LESS THAN 0.1 PERCENT.

TABLE 19

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Region

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TYPE OF BENEFIT													
SOCIAL SECURITY	5.7	6.2	6.3	6.2	6.1	6.1	6.2	5.8	5.7	6.2	4.8	4.6	5.8
	(634)	(187)	(16)	(151)	(218)	(39)	(179)	(187)	(75)	(112)	(62)	(18)	(44)
REQUIRED PENSION CONTRIBUTIONS	3.5	3.5	4.2	3.2	3.5	3.7	3.0	3.6	3.8	2.7	3.4	3.5	2.9
	(542)	(136)	(16)	(120)	(195)	(41)	(154)	(152)	(62)	(90)	(59)	(18)	(41)
LIFE INSURANCE	.3	.3	.3	.3	.3	.3	.2	.3	.3	.3	.4	.5	.3
	(324)	(73)	(10)	(63)	(114)	(41)	(73)	(97)	(43)	(54)	(40)	(19)	(21)
HEALTH CARE	1.2	1.0	.7	1.1	1.1	1.0	1.4	1.9	2.0	1.7	.6	.5	1.2
	(539)	(138)	(12)	(126)	(187)	(47)	(140)	(159)	(71)	(88)	(55)	(18)	(37)
LONG-TERM DISABILITY INSURANCE	.2	.1	.1	.2	.2	.2	.2	.2	.2	.2	.2	.2	.2
	(191)	(37)	(4)	(33)	(62)	(17)	(45)	(70)	(39)	(31)	(22)	(10)	(12)
UNEMPLOYMENT COMPENSATION (b)	.2	.1	.1	.1	.1	.1	*	1.0	-	1.0	.3	-	.3
	(50)	(41)	(6)	(35)	(5)	(1)	(4)	(3)	-	(3)	(1)	-	(1)
STATE SICKNESS BENEFITS (b)	.2	.2	-	.2	*	*	*	-	-	-	.4	-	.4
	(13)	(9)	-	(9)	(2)	(1)	(1)	-	-	-	(2)	-	(2)
ALL BENEFITS COMBINED	9.8	9.9	11.1	9.6	9.5	9.2	10.4	11.0	11.2	10.1	8.9	8.6	10.0
	(649)	(188)	(17)	(151)	(229)	(50)	(179)	(187)	(75)	(112)	(65)	(21)	(44)
AVERAGE (a) DEDUCTION AS DOLLARS PER EMPLOYEE PER YEAR	2235	1908	1360	2256	2213	2177	2318	2400	2429	2258	2356	2299	2636
	(649)	(188)	(17)	(151)	(229)	(50)	(179)	(187)	(75)	(112)	(65)	(21)	(44)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.
* LESS THAN .1 PERCENT.

TABLE 20

Average[a] Employee Payroll Deductions as Percent of Payroll and Number of Employers Reporting by Type of Benefit and Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
TYPE OF BENEFIT										
SOCIAL SECURITY	5.7	6.1	6.9	6.1	6.5	6.3	6.5	5.6	5.5	5.9
	(634)	(140)	(3)	(137)	(332)	(40)	(292)	(162)	(105)	(57)
REQUIRED PENSION CONTRIBUTIONS	3.5	3.2	2.9	3.2	3.3	4.5	2.9	3.6	3.7	3.0
	(542)	(113)	(3)	(110)	(285)	(41)	(244)	(144)	(93)	(51)
LIFE INSURANCE	.3	.1	.5	.1	.3	.3	.3	.3	.4	.3
	(324)	(51)	(3)	(48)	(155)	(30)	(125)	(118)	(80)	(38)
HEALTH CARE	1.2	1.4	1.4	1.4	1.4	1.3	1.5	1.2	1.2	1.2
	(539)	(105)	(3)	(102)	(277)	(42)	(235)	(157)	(103)	(54)
LONG-TERM DISABILITY INSURANCE	.2	.2	.4	.2	.2	.1	.2	.2	.2	.1
	(191)	(27)	(1)	(26)	(89)	(18)	(71)	(75)	(51)	(24)
UNEMPLOYMENT COMPENSATION (b)	.2	.1	-	.1	.1	.1	.1	.2	.1	.5
	(50)	(9)	-	(9)	(29)	(1)	(28)	(12)	(6)	(6)
STATE SICKNESS BENEFITS (b)	.2	.1	-	.1	.3	-	.3	.2	*	.4
	(13)	(2)	-	(2)	(8)	-	(8)	(3)	(1)	(2)
ALL BENEFITS COMBINED	9.8	10.0	11.7	9.8	10.2	11.3	10.0	9.8	9.8	9.9
	(649)	(140)	(3)	(137)	(337)	(45)	(292)	(172)	(115)	(57)
AVERAGE (a) DEDUCTION AS DOLLARS PER EMPLOYEE PER YEAR	2235	2264	2568	2261	2098	2299	2049	2257	2198	2555
	(649)	(140)	(3)	(137)	(337)	(45)	(292)	(172)	(115)	(57)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR NUMBER OF EMPLOYEES.
(b) CERTAIN STATES ONLY.
* LESS THAN .1 PERCENT.

TABLE 21

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Institutional Category

		INSTITUTIONAL CATEGORY								
		UNIVERSITIES			LIBERAL ARTS COLLEGES			OTHER 4-YEAR INSTITUTIONS		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PENSIONS	3.5	3.6	3.7	3.2	3.4	3.7	2.9	3.3	4.5	2.5
	(542)	(75)	(46)	(29)	(436)	(88)	(348)	(31)	(3)	(28)
LIFE AND/OR HEALTH INSURANCE	1.4	1.5	1.5	1.5	1.3	1.3	1.4	1.2	1.7	1.0
	(573)	(83)	(51)	(32)	(452)	(100)	(352)	(38)	(3)	(35)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.

TABLE 22

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Region

		REGION											
		NORTHEAST			NORTH CENTRAL			SOUTH			WEST		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PENSIONS	3.5	3.5	4.2	3.2	3.5	3.7	3.0	3.6	3.8	2.7	3.4	3.5	2.9
	(542)	(136)	(16)	(120)	(195)	(41)	(154)	(152)	(62)	(90)	(59)	(18)	(41)
LIFE AND/OR HEALTH INSURANCE	1.4	1.1	.8	1.2	1.3	1.3	1.5	2.2	2.3	1.8	1.0	.9	1.4
	(573)	(146)	(14)	(132)	(197)	(48)	(149)	(168)	(71)	(97)	(62)	(21)	(41)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.

TABLE 23

Average[a] Employee Payroll Deductions as Percent of Payroll for Pensions and Insurance and Number of Employers Reporting by Size

		SIZE								
		SMALL			MEDIUM			LARGE		
	ALL INSTITUTIONS	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE	TOTAL	PUBLIC	PRIVATE
PENSIONS	3.5	3.2	2.9	3.2	3.3	4.5	2.9	3.6	3.7	3.0
	(542)	(113)	(3)	(110)	(285)	(41)	(244)	(144)	(93)	(51)
LIFE AND/OR HEALTH INSURANCE	1.4	1.4	1.8	1.4	1.5	1.5	1.5	1.4	1.5	1.4
	(573)	(115)	(3)	(112)	(294)	(43)	(251)	(164)	(108)	(56)

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT AND INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLL OR TOTAL NUMBER OF EMPLOYEES.

COMPARISON OF 1977 - 1979 - 1981 - 1983 - 1985 EMPLOYEE RETIREMENT AND INSURANCE EXPENDITURES

The series of tables 24A-24K shows the responses of 222 institutions that participated in the initial 1977 survey and the four subsequent surveys. The tables compare average employer retirement and insurance expenditures and employee payroll deductions for this identical group of institutions by type of benefit and institutional category, region and size. The percentage of payroll and dollar figures for each benefit type reflect the actual number of responses for each benefit; not all 222 institutions necessarily reported expenditures for each benefit type. Additionally, a given institution within the group may have dropped or added a particular benefit since the survey series began with fiscal or calendar year 1977. The following discussion refers to Table 24A, all institutions combined.

As a percent of payroll, total employer retirement and insurance expenditures declined in 1979 and 1981 from the 1977 level; the percentage figure in 1983 showed an increase over the figure in 1981 and rose again in 1985 (1977, 20.1 percent of payroll; 1979, 18.5 percent; 1981, 17.2 percent; 1983, 19.4 percent; 1985, 20.1 percent). As dollars per employee per year, the figure for all benefits combined showed a steady increase from $2,581 in 1977 to $2,617 in 1979, $2,922 in 1981, $3,871 in 1983 and $4,657 in 1985. Employee average payroll deductions for benefits as a percent of payroll increased each year, from 8.6 percent in 1977 to 8.8 percent in 1979, 9.4 percent in 1981, 9.7 percent in 1983 and 10.0 percent in 1985. Dollar amounts, which rose successively from 1977 to 1985 were $1,108; $1,238; $1,591; $1,933; and $2,367. For each of the survey years, increases or decreases in the percent of payroll and dollars per employee per year for specific items may reflect a change in the number of institutions reporting a particular item, changes in plan design, increased premium costs, change in plan participation, or changes in wage levels or numbers of employees covered.

TABLE 24A

Comparison of Average[a] Retirement and Insurance Expenditures 1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

ALL INSTITUTIONS

TYPE OF BENEFIT (b)	1977		1979		1981		1983		1985	
	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	20.1	2581	18.5	2617	17.2	2922	19.4	3871	20.1	4657
LEGALLY-MANDATED EXPENDITURES (B)	5.3	675	5.5	781	6.0	1018	6.4	1279	6.5	1508
PENSION PLAN EXPENDITURES (C)	7.6	973	7.7	1088	7.4	1259	8.0	1592	8.3	1918
LIFE, HEALTH, DISABILITY, ETC. (D)	3.2	415	3.5	492	3.7	631	5.0	1000	5.4	1245
EMPLOYEE SHARE (E)	8.6	1108	8.8	1238	9.4	1591	9.7	1933	10.0	2367

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24B

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

UNIVERSITIES

TYPE OF BENEFIT (b)	1977 % OF PAYROLL	1977 $ PER EMPLOYEE PER YEAR	1979 % OF PAYROLL	1979 $ PER EMPLOYEE PER YEAR	1981 % OF PAYROLL	1981 $ PER EMPLOYEE PER YEAR	1983 % OF PAYROLL	1983 $ PER EMPLOYEE PER YEAR	1985 % OF PAYROLL	1985 $ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	21.0	2675	18.9	2759	17.1	2883	19.6	3862	20.1	4723
LEGALLY-MANDATED EXPENDITURES (B)	5.2	663	5.4	790	5.8	979	6.3	1247	6.2	1455
PENSION PLAN EXPENDITURES (C)	8.0	1021	8.0	1171	7.5	1269	8.1	1597	8.4	1963
LIFE, HEALTH, DISABILITY, ETC. (D)	3.2	412	3.5	517	3.7	626	5.2	1018	5.6	1305
EMPLOYEE SHARE (E)	8.4	1063	8.6	1264	9.1	1540	9.8	1930	10.6	2586

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24C

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

LIBERAL ARTS COLLEGES

TYPE OF BENEFIT (b)	1977 % OF PAYROLL	1977 $ PER EMPLOYEE PER YEAR	1979 % OF PAYROLL	1979 $ PER EMPLOYEE PER YEAR	1981 % OF PAYROLL	1981 $ PER EMPLOYEE PER YEAR	1983 % OF PAYROLL	1983 $ PER EMPLOYEE PER YEAR	1985 % OF PAYROLL	1985 $ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.3	2522	18.6	2626	18.1	3071	19.1	3909	20.0	4536
LEGALLY-MANDATED EXPENDITURES (B)	5.4	709	5.8	817	6.5	1093	6.6	1352	7.2	1615
PENSION PLAN EXPENDITURES (C)	7.2	938	7.4	1051	7.6	1294	7.6	1555	7.8	1774
LIFE, HEALTH, DISABILITY, ETC. (D)	3.3	430	3.6	505	3.9	663	4.9	1002	5.2	1181
EMPLOYEE SHARE (E)	9.0	1172	8.8	1235	9.8	1672	9.7	1990	9.6	2171

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24D

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

OTHER 4-YEAR INSTITUTIONS

	1977		1979		1981		1983		1985	
TYPE OF BENEFIT (b)	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	15.4	1875	13.1	1342	12.5	2308	18.9	3698	20.3	4787
LEGALLY-MANDATED EXPENDITURES (B)	4.9	589	5.0	508	5.3	984	5.9	1151	5.8	1372
PENSION PLAN EXPENDITURES (C)	5.3	643	5.5	564	4.7	869	9.2	1789	10.2	2383
LIFE, HEALTH, DISABILITY, ETC. (D)	2.9	351	2.0	203	2.4	448	3.9	759	4.3	1012
EMPLOYEE SHARE (E)	9.9	1208	10.0	1030	8.9	1641	7.9	1543	7.5	1755

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24E

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

NORTHEAST

	1977		1979		1981		1983		1985	
TYPE OF BENEFIT (b)	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	24.4	3233	23.2	3137	20.5	3058	22.5	4131	22.7	4984
LEGALLY-MANDATED EXPENDITURES (B)	5.8	766	6.2	833	6.5	969	6.9	1269	6.7	1457
PENSION PLAN EXPENDITURES (C)	10.4	1370	10.5	1413	9.8	1451	9.7	1792	9.7	2114
LIFE, HEALTH, DISABILITY, ETC. (D)	4.1	548	4.0	537	4.1	608	5.8	1070	6.4	1394
EMPLOYEE SHARE (E)	6.8	893	7.7	1035	8.4	1251	8.6	1579	10.1	2350

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24F

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

NORTH CENTRAL

TYPE OF BENEFIT (b)	1977 % OF PAYROLL	1977 $ PER EMPLOYEE PER YEAR	1979 % OF PAYROLL	1979 $ PER EMPLOYEE PER YEAR	1981 % OF PAYROLL	1981 $ PER EMPLOYEE PER YEAR	1983 % OF PAYROLL	1983 $ PER EMPLOYEE PER YEAR	1985 % OF PAYROLL	1985 $ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	20.0	2834	18.6	2865	17.4	3275	19.4	4189	19.7	4927
LEGALLY-MANDATED EXPENDITURES (B)	5.1	717	5.3	816	5.9	1102	6.1	1317	6.3	1572
PENSION PLAN EXPENDITURES (C)	7.3	1034	7.4	1136	7.3	1380	7.8	1687	7.8	1951
LIFE, HEALTH, DISABILITY, ETC. (D)	3.5	493	3.9	606	4.2	793	5.5	1185	5.7	1423
EMPLOYEE SHARE (E)	8.7	1233	8.4	1288	9.2	1728	9.6	2077	9.4	2339

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24G

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

SOUTH

TYPE OF BENEFIT (b)	1977 % OF PAYROLL	1977 $ PER EMPLOYEE PER YEAR	1979 % OF PAYROLL	1979 $ PER EMPLOYEE PER YEAR	1981 % OF PAYROLL	1981 $ PER EMPLOYEE PER YEAR	1983 % OF PAYROLL	1983 $ PER EMPLOYEE PER YEAR	1985 % OF PAYROLL	1985 $ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	15.5	1637	13.6	1704	13.3	2225	16.0	2934	18.1	3890
LEGALLY-MANDATED EXPENDITURES (B)	4.9	517	5.1	634	5.4	907	6.0	1101	6.6	1424
PENSION PLAN EXPENDITURES (C)	5.4	566	5.8	724	5.7	945	6.9	1268	8.2	1759
LIFE, HEALTH, DISABILITY, ETC. (D)	1.9	197	1.8	226	2.2	382	3.1	565	3.3	707
EMPLOYEE SHARE (E)	9.9	1040	10.0	1253	10.2	1708	10.6	1934	10.4	2230

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24H

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

WEST

TYPE OF BENEFIT (b)	1977 % OF PAYROLL	1977 $ PER EMPLOYEE PER YEAR	1979 % OF PAYROLL	1979 $ PER EMPLOYEE PER YEAR	1981 % OF PAYROLL	1981 $ PER EMPLOYEE PER YEAR	1983 % OF PAYROLL	1983 $ PER EMPLOYEE PER YEAR	1985 % OF PAYROLL	1985 $ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	18.7	2084	15.5	2222	15.9	2487	18.9	3914	18.9	4228
LEGALLY-MANDATED EXPENDITURES (B)	5.8	645	5.9	841	6.7	1040	7.8	1615	7.0	1571
PENSION PLAN EXPENDITURES (C)	6.0	665	5.7	824	5.4	851	6.3	1299	6.4	1435
LIFE, HEALTH, DISABILITY, ETC. (D)	2.4	264	3.4	495	3.8	567	4.8	1000	5.5	1222
EMPLOYEE SHARE (E)	11.5	1288	11.0	1582	10.9	1707	11.8	2387	12.9	2877

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24I

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

SMALL INSTITUTIONS

TYPE OF BENEFIT (b)	1977 % OF PAYROLL	1977 $ PER EMPLOYEE PER YEAR	1979 % OF PAYROLL	1979 $ PER EMPLOYEE PER YEAR	1981 % OF PAYROLL	1981 $ PER EMPLOYEE PER YEAR	1983 % OF PAYROLL	1983 $ PER EMPLOYEE PER YEAR	1985 % OF PAYROLL	1985 $ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	20.7	2028	21.3	1949	16.3	2082	18.9	3397	18.1	4184
LEGALLY-MANDATED EXPENDITURES (B)	5.5	535	5.9	545	6.0	772	6.6	1190	6.4	1478
PENSION PLAN EXPENDITURES (C)	5.4	533	6.3	576	6.4	820	6.7	1208	6.2	1445
LIFE, HEALTH, DISABILITY, ETC. (D)	3.5	341	3.5	325	3.5	449	5.6	999	5.4	1261
EMPLOYEE SHARE (E)	7.5	738	8.8	810	9.0	1154	9.5	1698	10.1	2350

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24J

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

MEDIUM SIZED INSTITUTIONS

	1977		1979		1981		1983		1985	
TYPE OF BENEFIT (b)	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	19.5	2275	18.4	2406	16.6	2581	17.2	3239	18.1	3858
LEGALLY-MANDATED EXPENDITURES (B)	6.0	705	6.4	840	6.9	1069	7.1	1334	7.3	1548
PENSION PLAN EXPENDITURES (C)	5.5	643	5.5	714	5.6	875	5.8	1096	6.0	1272
LIFE, HEALTH, DISABILITY, ETC. (D)	2.9	337	2.9	378	3.5	545	4.3	809	4.8	1038
EMPLOYEE SHARE (E)	8.9	1034	9.0	1170	9.7	1506	10.0	1882	10.5	2233

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

TABLE 24K

Comparison of Average[a] Retirement and Insurance Expenditures
1977-1985 for 222 Institutions by Type of Benefit and Institutional Category, Region and Size

LARGE INSTITUTIONS

	1977		1979		1981		1983		1985	
TYPE OF BENEFIT (b)	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR	% OF PAYROLL	$ PER EMPLOYEE PER YEAR
EMPLOYER SHARE (ALL BENEFITS COMBINED)	20.2	2674	18.4	2710	17.4	3045	19.8	4001	20.5	4816
LEGALLY-MANDATED EXPENDITURES (B)	5.2	682	5.4	793	5.9	1032	6.3	1277	6.4	1503
PENSION PLAN EXPENDITURES (C)	8.0	1060	8.1	1191	7.7	1355	8.4	1695	8.7	2050
LIFE, HEALTH, DISABILITY, ETC. (D)	3.3	434	3.5	524	3.8	659	5.1	1030	5.4	1278
EMPLOYEE SHARE (E)	8.7	1150	8.7	1287	9.4	1641	9.7	1956	10.0	2393

(a) WEIGHTED AVERAGE: TOTAL RETIREMENT & INSURANCE EXPENDITURES OF REPORTING INSTITUTIONS DIVIDED BY TOTAL GROSS PAYROLLS OR TOTAL NUMBERS OF EMPLOYEES.

(b) LETTERS IN PARENTHESES REFER TO SECTIONS OF 1984 EMPLOYEE BENEFITS COST SURVEY QUESTIONNAIRE.

PAYROLL DATA

Total gross payroll in 1985 for all reporting institutions combined was $23.7 billion (Table 25). Average payroll amount per employee in 1983 was $23,613. Highest average payroll dollars per employee were reported by the following categories: private other four-year institutions and private universities; private and public institutions in the West; and large public and large private institutions. Lowest average payroll dollars per employee per year were reported by public other four-year institutions, public institutions in the South and by medium public institutions.

TABLE 25

Payroll Data by Institutional Category, Region and Size

	TOTAL GROSS PAYROLL (000)	AVERAGE (a) PAYROLL DOLLARS PER EMPLOYEE PER YEAR
TOTAL INSTITUTIONS	23,684,105	23,613
INSTITUTIONAL CATEGORY		
UNIVERSITIES - TOTAL	15,836,391	24,324
PUBLIC	12,585,843	23,817
PRIVATE	3,250,548	26,509
LIBERAL ARTS COLLEGES - TOTAL	7,134,464	22,077
PUBLIC	4,231,602	23,587
PRIVATE	2,902,862	20,192
OTHER 4-YEAR INSTITUTIONS - TOTAL	713,249	24,809
PUBLIC	180,452	19,362
PRIVATE	532,797	27,442
REGION		
NORTHEAST - TOTAL	4,915,093	23,450
PUBLIC	1,891,911	23,217
PRIVATE	3,023,182	23,599
NORTH CENTRAL - TOTAL	6,536,585	23,348
PUBLIC	4,943,071	23,732
PRIVATE	1,593,514	22,231
SOUTH - TOTAL	6,476,607	21,844
PUBLIC	5,372,611	21,727
PRIVATE	1,103,996	22,429
WEST - TOTAL	5,755,820	26,534
PUBLIC	4,790,304	26,595
PRIVATE	965,516	26,236
SIZE		
SMALL - TOTAL	825,537	22,663
PUBLIC	8,761	21,930
PRIVATE	816,776	22,671
MEDIUM - TOTAL	2,839,163	20,506
PUBLIC	543,821	20,382
PRIVATE	2,295,341	20,535
LARGE - TOTAL	20,019,406	24,175
PUBLIC	16,445,314	23,830
PRIVATE	3,574,092	25,898

(a) WEIGHTED AVERAGE: TOTAL GROSS PAYROLLS OF REPORTING INSTITUTIONS DIVIDED BY TOTAL NUMBER OF EMPLOYEES.

NOTES ON THE SURVEY

Data contained in this report were obtained through a TIAA-CREF survey questionnaire covering employee retirement and insurance expenditures for fiscal or calendar year 1985. The survey universe includes all institutions in the United States meeting the following criteria, based on information supplied by the National Center for Education Statistics: provision of at least four years of higher education, degree granting, private-nonprofit or public, student enrollments of 500 or more. Institutions with two or more campuses or branches were treated as a system and asked to complete a single questionnaire for all institutional components (unless the institution specified a preference for individual responses).

Institutions were classified by type — university, liberal arts college and other four-year institution—based on classifications of the National Center for Education Statistics and incorporated in the NCES Higher Education Institutional Characteristics tape. *University* includes all those institutions classified as a university by the NCES; the designation is based, generally, on number and complexity of doctoral programs and on doctoral degrees granted. The remaining institutions were classified for this survey as *liberal arts colleges* if their program offering, as given on the Institutional Characteristics tape, includes a liberal arts program; these institutions may or may not offer one or more graduate degrees. If the institutions offered either professional or teacher preparatory programs of study or both, but no liberal arts program, they were classified as *other four-year institutions*.

To provide comparative data on a geographic basis, institutions were grouped by region: Northeast, North Central, South and West. The regions, based on U.S. Department of Labor classification, include the following states:

Northeast	*North Central*	*South*	*West*
Connecticut	Illinois	Alabama	Alaska
Maine	Indiana	Arkansas	Arizona
Massachusetts	Iowa	Delaware	California
New Hampshire	Kansas	District of Columbia	Colorado
New Jersey	Michigan	Florida	Hawaii
New York	Minnesota	Georgia	Idaho
Pennsylvania	Missouri	Kentucky	Montana
Rhode Island	Nebraska	Louisiana	Nevada
Vermont	North Dakota	Maryland	New Mexico
	Ohio	Mississippi	Oregon
	South Dakota	North Carolina	Utah
	Wisconsin	Oklahoma	Washington
		South Carolina	Wyoming
		Tennessee	
		Texas	
		Virginia	
		West Virginia	

The survey data also provide a measure of how employer retirement and insurance expenditures differ among institutions of varying size, based on total student enrollment in the fall of 1984, as reported by the National Center for Education Statistics. Three degrees of size are compared: small — 500 to 1,000 students, medium — 1,000 to 5,000 students, and large—over 5,000 students. (Institutions with enrollments under 500 are not included in the survey.)

In February, 1986, 1,256 questionnaires were mailed to individual campuses and systems. As of the May 31 cutoff date, 653 questionnaires had been returned, a 52 percent response rate. Table 26 shows by control the survey response according to type, region, and size. The rate of response was highest for public universities, private institutions in the North Central, and large public institutions.

The calculation of average expenditures for each benefit category reflects only the actual responses for that category. In the tables, the printed base counts shown in parentheses for each entry indicate the number of institutions that responded for a particular item. Totals for each benefit section (e.g., Legally Mandated Expenditures, Pension Plan Expenditures) include all institutions that responded to one or more items within that section.

The report provides average expenditures as percent of total gross payroll and as dollars per employee per year calculated under two methods. The weighted average is calculated from the total benefit expenditures of all reporting institutions for a given category divided by the total gross payroll or total number of employees for all such institutions. The weighted average takes into account size of payroll or number of employees and thus incorporates a measure of educational expenditures commensurate with institutional size. The unweighted average reflects the percent of payroll or dollar figure calculated individually for each institution, summed and divided by the number of reporting institutions. The unweighted average gives equal weight to each institution's response regardless of the size of its payroll or the number of its employees. The total number of employees in the calculation is determined as an average for the fiscal or calendar year in question. The figure is calculated by adding the reported full-time employees and the full-time equivalent of part-time employees at the beginning of the year to the comparable figure reported for the end of the year and dividing by two.

The 1985 survey reports only costs for employee retirement and insurance benefits, both legally-mandated and employer sponsored. Beginning with the 1981 survey the

category covering payments for time not worked was eliminated. This category was dropped because its response rate was low and, in most cases, the data that were supplied were identified as estimates. Also, many institutions reporting in this category noted that the expenditures were for staff employees only and that no records were maintained for faculty vacation and holiday pay, etc. In order to focus the survey specifically on costs of retirement and insurance benefits, the 1983 survey eliminated the category, "Other Employer Expenditures." This category also had a smaller response, with expenditure reporting limited primarily to the cost of employee and dependents' education.

An institution may specifically compare its own retirement and insurance benefit expenditures with those reported in this study by filling out the questionnaire (printed at the end of this booklet) and by dividing each item to be compared by (1) total gross payroll and/or by (2) the average number of full-time equivalent employees (full-time employees plus the full-time equivalent of part-time employees) during the fiscal or calendar year 1985. The average employee figure for the year (denominator) is calculated as described in the preceding paragraph.

TABLE 26

Distribution of Responding Institutions by Type, Region and Size, and by Control

	QUESTIONAIRES MAILED	QUESTIONNAIRES RECEIVED	% OF TOTAL MAILED
TOTAL INSTITUTIONS	1256	653	52.0
INSTITUTIONAL CATEGORY			
UNIVERSITIES - TOTAL	102	86	84.3
PUBLIC	56	54	96.4
PRIVATE	46	32	69.6
LIBERAL ARTS COLLEGES - TOTAL	997	521	52.3
PUBLIC	250	109	43.6
PRIVATE	747	412	55.2
OTHER 4-YEAR INSTITUTIONS - TOTAL	157	46	29.3
PUBLIC	16	3	18.8
PRIVATE	141	43	30.5
REGION			
NORTHEAST - TOTAL	328	171	52.1
PUBLIC	49	19	38.8
PRIVATE	279	152	54.5
NORTH CENTRAL - TOTAL	374	229	61.2
PUBLIC	82	50	61.0
PRIVATE	292	179	61.3
SOUTH - TOTAL	420	188	44.8
PUBLIC	152	76	50.0
PRIVATE	268	112	41.8
WEST - TOTAL	134	65	48.5
PUBLIC	39	21	53.8
PRIVATE	95	44	46.3
SIZE			
SMALL - TOTAL	315	140	44.4
PUBLIC	7	3	42.9
PRIVATE	308	137	44.5
MEDIUM - TOTAL	630	338	53.7
PUBLIC	111	45	40.5
PRIVATE	519	293	56.5
LARGE - TOTAL	311	175	56.3
PUBLIC	204	118	57.8
PRIVATE	107	57	53.3

This is the fifth of a survey series covering expenditures for retirement and insurance benefits in higher education. The survey collects and publishes payroll-related data that have long been available in the business and industrial world, but not in higher education, either through HEGIS or other surveys. This survey covers data for the fiscal or calendar year ending in 1985.

The survey was initiated in response to growing interest on the part of college and university financial officers in having up-to-date information about the relation of benefit expenditures to total payroll. Such surveys in other sectors have been widely used in wage negotiations, government hearings, and employer-employee publications.

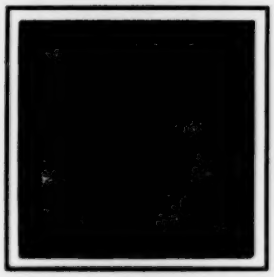
This survey is confidential. *Only persons handling the research will see the responses of individual institutions. Data will be published in analytical form related to institutional type, control, region, and size. Each participating college and university receives a copy of the published report.*

If completion of the questionnaire by an office other than your own would be more appropriate, would you please redirect the questionnaire. It is important to the survey that we have a response from your institution. If you have any questions, please do not hesitate to telephone me collect.

Your participation in the survey is greatly appreciated.

BEST COPY AVAILABLE

INSTRUCTIONS



Expenditures for Fiscal or Calendar Year Ending in 1985

A. Total Gross Payroll. Include all wages and salaries paid in the fiscal or calendar year ending in 1985 to all hourly and salaried employees in all employee categories, full-time and part-time, excluding student employees.

B. Expenditures for Legally-Mandated Programs. Include all employer-paid Social Security taxes and employer payments (insured, self-insured, or direct payments) for Unemployment Compensation and Workers' Compensation.

C. Pension Plan Expenditures. Institutions whose employees are covered under public retirement system(s) (state or local) should include both institutional contributions to a public system and any payments made by the state or local government on behalf of the institution's employees. In some instances it may be necessary to estimate contributions to a public retirement system by multiplying the payroll of covered employees by an average percentage contribution rate, a figure that can be supplied by the retirement system.

Do not include *extra* contributions for tax-deferred annuities under salary-reduction agreements.

D. Other Benefit Plan Expenditures. Report net payments for the insurance coverages in this section after deducting any dividends or credits returned to the employer by the insurer, or expected to be returned based on experience during the reporting year.

Include under group life insurance any premiums for accidental death and dismemberment insurance (AD&D) coverage.

THIS SURVEY IS CONFIDENTIAL
Identity of individual institutions will not be disclosed. Data furnished will be published only in the form of totals for groups of institutions. Only persons handling the research will see your report.

Health care plans include insured or prepaid basic hospital-surgical-medical, major medical, comprehensive, payments to Health Maintenance Organizations, dental plans, vision-care plans, and self-insured health care plans.

Enter *combined* life and health expenditures only if you are unable to list these two expenditure categories separately.

Payments for long-term disability income insurance should include both insured and self-insured plans, but not the cost of disability benefits provided as part of a pension plan, as under many public retirement systems.

E. Employee Payroll Deductions. For the items in this section, report deductions from employee pay, that is, the employees own payments towards the listed benefit items.

For employee pension contributions, include only regular employee contributions (whether paid by deduction or under salary reduction agreements). *Do not include voluntary extra contributions.*

For life, health, and disability plan deductions, please include both regular and optional contributions made by employees.

F. Number of 1985 Employees. Report the number of full-time employees and the full-time equivalent of part-time employees (excluding student employees) at the beginning and end of the fiscal or calendar year ending in 1985.

Approximate or Incomplete Data. If you are unable to give exact data, please give estimates. If you are unable to break down the data items as requested in the questionnaire, note next to the entered item that it includes expenditures in another category.

Institutions Covered. If your data include other branches or campuses than indicated on the mailing label, please attach a list of these institutions.

A8236-12-85

CONFIDENTIAL

Please give actual data or best estimate.

Retirement and Insurance Benefits

TOTAL FOR FISCAL OR CALENDAR YEAR ENDING IN 1985 (OMIT CENTS)

A. Total Gross Payroll . . . . . **$** 107

B. Expenditures for Legally-Mandated Programs (employer's share only)

1. Social Security (FICA tax) 17
2. Unemployment Compensation 26
3. Workers' Compensation 35

Legally-Mandated Total **$** 44

C. Pension Plan Expenditures (employer's share only)

1. Payments to public retirement systems (institutional contributions and any payments by state or local government on behalf of the institution) 53
2. Payments (premiums) to insured pension plans (including TIAA-CREF and other insured retirement plans) 62
3. Payments to private noninsured self-administered or trusteed pension plans 208
4. Supplementary or other payments under unfunded pension programs 17

Pension Plan Total **$** 26

D. Other Benefit Plan Expenditures (employer's share only)

1. Life insurance plans 35
2. Health care plans 44
   Check the following if included in your health care plan:
   ☐ Dental Care ☐ Vision Care ☐ Routine physical exams
3. Life and health care plans combined (for institutions unable to provide these figures separately 53
4. Travel accident insurance 62
5. Long-term disability income insurance 308

Other Benefit Plan Total **$** 17

E. Employee Payroll Deductions

1. Social Security (FICA tax) 326
2. *Regular* pension and annuity plan contributions (under either salary deduction or salary reduction agreements) 35
3. Life insurance plans 44
4. Health care plans 53
5. Long-term disability income insurance 62
6. Unemployment Compensation (in states requiring an employee contribution) 408
7. Cash sickness benefits insurance tax (certain states only 17

Employee Deductions Total **$** 26

F. Number of 1985 Employees

	Full-time Employees	Full-time Equivalent of Part-time Employees	Total
1. No. of employees at start of year	435 38 40	41 44 46	47 50 52
2. No. of employees at end of year	53 56 58	59 62 64	65 68 70

Remarks:

Please return the filled-out questionnaire to:

BENEFIT PLAN ANALYSIS AND STUDY GROUP
TIAA-CREF
730 THIRD AVENUE
NEW YORK, N.Y. 10017

_____
(Name of Respondent—Please Print)

_____
(Title)

( ) 71 73 74 76 77 80
_____
(Area Code and Telephone Number)